MORTGAGE OF REAL ESTATE

va 1471 ma 752

STATE OF SOUTH CAROLINA - county of Greenville MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS,

A

William F. Ray and his wife Barbara A. Ray

(hereinaster referred to as Mortgagor) is well and truly indebted unto

FinanceAmerica Mortgage Services, Inc.

(hereinafter referred to as Mortgagee) as evidenced by the Mortgagor's promissory note of even date herewith, the terms of which are incorporated herein by reference, in the sum of

Dollars (\$ 2700.00

) due and payable

Twenty-Seven hundred dollars and 00/100

thirty-six consecutive payments each being seventy-five dollars (75.00) wand due beginning on August 2, 1979 and on the 2 day of each month

thereafter. with interest thereon from 07/02/79

at the rate of 18.00% per centum per annum, to be paid:

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced to or for the Mortgagor's account for taxes, insurance premiums, public assessments, repairs, or for any other purposes:

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof, and of any other and further sums for which the Mortgagor may be indebted to the Mortgagor at any time for advances made to or for his account by the Mortgagor, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagor at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold and released, and by these presents does grant, bargain, sell and release unto the Mortgagor, the Mortgagor's heirs, successors and assigns:

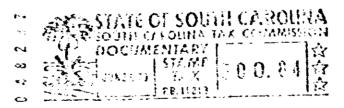
"ALL that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of

ALL that certain piece, parcel or lot of land, situate, lying and being in the Town of Simpsonville, Austin Township, being shown and designated as Lot No. 302, Section IV, of WESTWOOD Subdivision, as shown on plat thereof recorded in Plat Book 4-R at Page 30 in the RMC Office for Greenville County South Carolina. Reference is hereby made to said plat for a more particular description.

This conveyance is made subject to the restrictive covenents affecting Section IV of WESTWOOD Subdivision, said restrictive covenants being recorded in the RMC Office for Greenville County, South Carolina, in Deed Volume 951 at Page 117.

This conveyance is also made subject to any restrictive covenants, building setback lines and rights of way and easements which may affect the above described property.

This is the same property conveyed to the grantors herein by deed of Builders & Developers, Inc. as recorded in the RMC Office for Greenville County, S.C. in Deed Book 978 at Page 126 on July 2, 1973.



Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way incident or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures now or hereafter attached, connected, or fitted thereto in any manner: it being the intention of the parties hereto that all fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its heirs, successors and assigns, forever.

The Mortgagor covenants that is is lawfully seized of the premises hereinabove described in fee simple absolute, that it has good right and is lawfully authorized to sell, convey or encumber the same, and that the premises are free and clear of all liens and encumbrances except as provided herein. The Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagee forever, from and against the Mortgager and all persons whomsoever lawfully claiming the same or any part thereof.

AND THE STATE OF