MORTGAGE

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

COT 13 12 to 14 124

TO ALL WHOM THESE PRESENTS MAY CONCERN:

J. LOUIS COWARD CONSTRUCTION CO., INC. (hereinafter referred to as Mortgagor) SEND(S) GREETING:

WHEREAS, the Mortgagor is well and truly indebted unto FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION, GREENVILLE, S. C., (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 (\$ 8000.00), with interest thereon from date at the rate of per centum per annum, said principal and interest to be repaid as therein stated, and

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 purpose:

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 Mortgagee at any time for advances made to or for his account by the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagee 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 Mortgagee, its 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 Greenville, in the City of Greenville, being known and designated as Lot No. 110 as shown on a plat of revision of Lots Nos. 103 through 111 of University Heights, recorded in Plat Book FF at Page 128, and being more particularly described according to said plat, as follows:

BEGINNING at an iron pin in the Southeast side of Buena Vista Street, joint front corner of Lots 110 and 112, and running thence with joint line of said lots S. 49-14 E. 148.8 feet to iron pin at corner of lot 111; thence with line of that lot, S.77-20 E. 119 feet to a point at the joint corner of Lots 107, 108, 110 and 111; and running thence N. 12-13 W. 243.75 feet to an iron pin in the Southeast side of Buena Vista Street; thence with said Street, S. 57-05 W. 210.9 feet to the point of beginning.

Being the same property conveyed to the Mortgagor by William T. Bates by deed to be recorded.

Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or 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 and any other equipment or fixtures now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all such fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.