

Saluda Valley Federal Savings & Loan Association
Williamston, South Carolina

STATE OF SOUTH CAROLINA, }
COUNTY OF GREENVILLE } ss: MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

CHARLES H. SMITH

(hereinafter referred to as Mortgagor) SENDS GREETING:

WHEREAS, the Mortgagor is well and truly indebted unto SALUDA VALLEY FEDERAL SAVINGS AND LOAN ASSOCIATION OF Williamston, 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 HIS

reference, in the sum of Fourteen Thousand and no/100

DOLLARS (\$ 14,000.00), with interest thereon from date at the rate of Nine Percent per centum per annum, said principal and interest to be paid 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, and

WHEREAS, the unpaid balance of said debt or debts, if not sooner paid, shall be due and payable.

May 1, 1993

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 hereby grant, bargain, sell and release unto the Mortgagee, its successors and assigns.

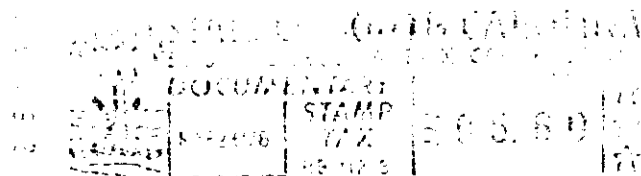
All that piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, near S.C. Highway No.8, and Hollands Ford Road, containing 0.13 acre, more or less, according to a plat for Charles H. Smith, by Carolina Surveying Co., dated October 10, 1972, and having, according to said plat the following metes and bounds: BEGINNING at an iron pin in the right-of-way for S.C. Highway No.8, and thence with the right-of-way of S.C. Highway No.8, S82-36E 50 feet to an iron pin; thence with line of property of Amy Grace B. White, S38-52W 137.1 feet to an iron pin in the line of property conveyed to the Mortgagor by Deed of Polina Jordan; thence with the line of said property conveyed to the Mortgagor by Deed of Polina Jordan; N66-57W 50 feet to an iron pin in the line of property of Pelzer Mfg. Co., thence with the line of property of Pelzer Mfg. Co., thence with the line of property of Pelzer, Mfg., Co., N41-23E 124.8 feet to the point of beginning.

Also, all that certain piece, parcel or tract of land situate, lying and being in the State of South Carolina, County of Greenville, near S.C. Highway No.8, and Hollands Ford Road, containing 3.31 acres more or less, according to plat for Charles H. Smith, by Carolina Surveying Co., dated October 10, 1972, and having the following metes and bounds, according to said plat: BEGINNING at an iron pin, said pin being located S41-23W 124.8 feet from S.C. Highway No. 8, and being joint corner of this property and property now or formerly of Amy Grace B. White (shown on said plat as property of Beam Estate); thence with the property formerly of the Beam Estate, S66-57E 314 feet to an iron pin; thence with the line of property of Polina Jordan, S16-25W 439.9 feet to an iron pin, joint corner of property herein conveyed and property of Polina Jordan; thence with the line of property of Pelzer Mfg., Co. N50-15W 483.9 feet to a concrete monument; thence continuing with the line of property of Pelzer Mfg. Co., N41-23E 313.8 feet to the point of beginning.

This being the same tracts of land conveyed unto the Mortgagor herein by deed of Amy Grace B. White, dated October 27, 1972, of record in the Office of the Clerk of Court for Greenville County, South Carolina, in Deed Book 959 at Page 87.

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