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MORTGAGE

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STATE OF SOUTH CAROLINA) COUNTY OF Greenville)

TO ALL WHOM THESE PRESENTS MAY CONCERN:

	THIS MORTGAGE is made by the between the Mortgagor (s)
P.R. Krishna Reddy	(herein "Borrower") and the
Mortgagee First-Citizens Bank and Trus	t 340 N. Main St. Greenville
Greenville, South Carolina (herein "Lender").	
Forty Cents Dollars & 11,006.40	Lender in the sum of <u>Eleven Thousand Six Dollars and</u>) as evidenced by the Borrower's promissory Note of hich are incorporated herein by reference, with principal and interest which, if not sooner paid, shall be due and payable. So Months and

WHEREAS, the Borrower may have borrowed other monies from the Lender (which term as used throughout this Mortgage Agreement shall include any Holder) which monies have not been fully repaid and the Borrower may hereafter become indebted to the Lender for such further sums as may be advanced to or for the Borrower's account for taxes, insurance premiums, public assessments, repairs, or for any other purpose; and

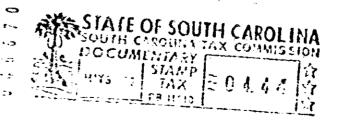
WHEREAS, the Borrower desires and intends to secure any and all of said existing indebtedness and future advances and indebtedness by granting to Lender a Mortgage on the real property hereinafter described, which Mortgage shall be security for all obligations of the Borrower to Lender in the total principal amount of Eleven Thousand Six Dollars and 40/100 hars (\$ 11,006.40);

NOW, THEREFORE, KNOW ALL MEN, that the Borrower (jointly and severally if more than one), in consideration of the foregoing and also in consideration of the further sum of Three and No/100 (\$3.00) Dollars to the Borrower in hand well and truly paid by the Lender at and before the scaling and delivery of these presents, the receipt whereof is hereby acknowledged, TO SECURE TO LENDER the repayment of: (a) the indebtedness evidenced by the aforesaid Note, with interest thereon; (b) all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage and the performance of the covenants and agreements of Borrower herein contained; and (c) all other money heretofore or hereafter advanced by the Lender to or for the account of the Borrower and all other present or future direct or contingent liabilities and indebtedness of the Borrower to the Lender of any nature whatsoever to the fullest extent allowed by law, and any modifications, extensions, rearrangements or renewals of any of (a)-(c) (all hereinafter collectively called the "Obligations"), with the limitation that the total principal amount of said Obligations secured hereby shall not exceed the amount specified in the preceding paragraph, together with reasonable attorney's fees, court costs and expenses of whatever kind incident to the collection of any of said Obligations and the enforcement of the Mortgage interest created hereby, does hereby mortgage, grant bargain, sell and release unto the Lender, its successors and assigns, the following described real estate:

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, being shown and designated as Lots No. 57 and 58 on plat entitled "Terrace Gardens" prepared by Clifford C. Jones, RLS, dated August 26, 1959, and recorded in Plat QQ, page 85, in the R.M.C. Office for Greenville County.

C Lot 57 - Same property conveyed to Mortgagor by deed of W.H. Alford dated May 29, 1979, and recorded in the R.M.C. Office for Greenville County in Deed Book 1103 at Page 636.

Lot 58 - Same property conveyed to Mortgagor by deed of W.H. Alford, dated May 29, 1979, and recorded in the R.M.C. Office for Greenville County in Deed Book 1103 at Page 637.



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