LAW OFFICES OF BRISSEY, LATHAN, FAYSSOUX, SMITH & BARBARE, P.A., GREENVILLE, SOUTH CAROLINA

MORTGAGE OF REAL ESTATE

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STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

OU. S. GO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, Oneal M. Owen and Athire M. Swer

(hereinaster referred to as Mortgagor) is well and truly indebted unto Southern Bank and Trust Company

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according to the terms thereof, said note being incorporated herein by reference.

Appetented to the contract of the contract of

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 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, the Mortgagee'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 Greenville, on the northeastern side of Geer Highway (U.S. 276) and being shown and designated as a 12.4 acre tract on a plat entitled "Property of M. L. Jarrard and Alvin Smith", dated February, 1979, prepared by Webb Surveying & Mapping Company, recorded in the R.M.C. Office for Greenville County in Plat Book 7-B at Page 62, and having such metes and bounds as shown thereon, reference to said plat being made for a more complete description.

THIS being the same property as conveyed to the Mortgagors herein by deed of M. L. Jarrard and being recorded in the R.M.C. Office for Greenville County in Deed Book 1098 at Page 678, on March 16, 1979.

THE address of the Mortgagee herein is: P. O. Box 544, Travelers Rest, S.C. 29690

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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 Mortgageo forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

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