MORTGAGE OF REAL ESTATE

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STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE
TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, James C. Smith and Patricia All Smith

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

(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 Two thousand two hundred three and 20/100------

Dollars (\$ 2,203.20 ) due and payable

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

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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.(0) to the Mortgagor in hand well and truly paid by the Mortgagor at and before the scaling 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 bereafter constructed thereon, situate, bing and being in the State of South Carolina, County of Greenville, in Highland Township, located on the south side of S. C. Highway No. 277, and being shown and designated as Lot Number Four (4) on plat of property made for James McKinney by W. N. Willis and S. D. Atkins, Surveyors, dated May 17, 1974 and amended September 3, 1974 as to lots 2 and 4 and having the following courses and distances, to-wit:

Beginning in center of said road, corner of Lots 3 and 4, which corner is 1259 feet west from the corner of Lot No. 1 of Randall and Cynthia Allen shown by deed recorded in Deed Book 1000, page 717, and running thence S. 10-30 W. 30 feet to pin on south side of road; thence as the common line of Lots 3 and 4 on the same course for a total distance of 700 feet to creek; thence along the creek, the creek the line with Wilton Henson, N. 62-25 W. 100 feet; thence still with creek, N. 70-30 W. 110 feet to iron pin at corner of J. P. McKinney Estate; thence N. 10-30 E. 648 feet to center of said road (iron pin set on south side of road); thence along center of said road S. 76-40 E. 200 feet to the beginning corner, containing 2.7 acres, more or less.

This is the same property conveyed to the mortgagors by deed of Joseph M. Shelnutt and Sybil C. Shelnutt recorded in the RMC Office for Greenville County in Deed Book 1051 at page 186 on February 17, 1977.

The mortgagee's address is: PO Box 544, Travelers Rest, SC 29690

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 ail 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 hens and encumbrances except as provided herein. The Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagor forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

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