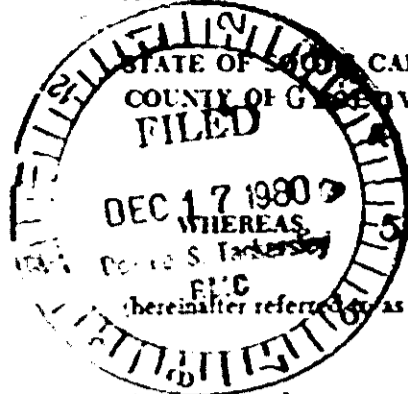


MORTGAGE OF REAL ESTATE



STATE OF SOUTH CAROLINA  
COUNTY OF GREENVILLE

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

James W. Fayssoux and Cathrine H. Fayssoux

FinanceAmerica Corporation

(hereinafter referred to as Mortgagee) as evidenced by the Mortgagee's promissory note of even date herewith, the terms of which are incorporated herein by reference, in the sum of

Thirty-three Thousand Dollars and NO/100 Dollars (\$33,000.00) due and payable in one Hundred Twenty (120) equal installments of Two Hundred Seventy-five Dollars and 00 Cents the first payment due on January 19, 1981 and each of the following payments are due on the 19th day of each month.

with interest thereon from 12-19-80 at the rate of 18.00 per centum per annum, to be paid in 120 equal installments of \$275.00 per month the first due 1-19-80 and the rest due on the 19th day of the following months.

WHEREAS, the Mortgagee may hereafter become indebted to the said Mortgagee for such further sums as may be advanced to or for the Mortgagee's account for taxes, insurance premiums, public assessments, repairs, or for any other purposes:

NOW, KNOW ALL MEN, That the Mortgagee, in consideration of the aforesaid debt, and in order to secure the payment thereof, and of any other and further sums for which the Mortgagee 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 Mortgagee 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

ALL that lot of land in the city of Greenville kGreenville Township, Greenville County, SC, On the Northeastern side of Miller Street (formerly West Avenue), in a section known as Nicholtown, being shown and designated as Lot No. 21, on a plat entitled "plat of Subdivision of W. E. Miller and E. E. Stone" recorded in the RMC Office for Greenville, County in Plat Book C, Page 235, and having such metes and bounds as shown thereon.

BEING the same property conveyed to the Secretary of Housing and Urban Development by Deed of Frank P. McGowan, as Master, dated July 5, 1979, recorded in the RMC Office for Greenville County on July 5, 1979, recorded in the RMC Office for Greenville county on July 5, 1979, in Book 1106, Page 185.

THIS is the same property conveyed to grantee James W. Fayssoux by Grantor Moon Landriew-Secretary of Housing and Urban Development by deed dated 11-5-79 recorded in deed book 1116 page 182 on 11-21-79.

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 Mortgagee covenants that it 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 Mortgagee further covenants to warrant and forever defend all and singular the said premises unto the Mortgagee forever, from and against the Mortgagee and all persons whomsoever lawfully claiming the same or any part thereof.

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