STATE OF SOUTH CAROLINA COUNTY OF Greenville

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN: Mortgagors Title was obtained by Deed From United Builders, Inc and Recorded on 10-20 See Deed Book # 1090 Page 357

WHEREAS, We, Joe M. Watts and Carolyn M. Watts

(hereinafter referred to as Mortgagor) is well and truly indebted unto First Financial Service d/b/a Fairlane Finance Co. Forest Acres Shopping Center, Easley, SC

of GreenvilleCounty.

(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 Thirty Six Thousand Seven Hundred Twenty and No/Cents

Dollars (\$ 36,720.00) due and payable Payable in One Hundred Eight (108) equal monthly installments of Three Hundred Forty (340.00) Dollars each. The first installment being due and payable on the 8th day of July 1981, and a like sum being due and payable on the 8th day of each month thereafter until the entire sum is paid in full.

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, its 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

ALL that piece, parcel or lot of land situate, lying and being on the northwestern side of Sassafras Drive, near the City of Greenville, in the County of Greenville, State of South Carolina, and known and designated as Lot No. 67 of a Subdivision known as Pebbel Creek, Phase I, plat of which is recorded in the FMC Office for Greenville County in Plat Book 5-D, at page 4, and according to said plat, has the following metes and bounds, to wit:

BEGINNINE at an iron pin on the northwestern side of Sassafras Drive, joint front corner of Lots 66 and 67, and running thence with the joint line of said lots, N. 39-23 W., 201.37 feet to an iron pin on the line of Duke Power Company right of way; running thence with the right of way boundary, N. 52-56 E., 110 feet to an iron pin, joint rear corner of Lots Nos. 67 and 68; running thence with the joint line of said lots, S. 36-32 E., 201.68 feet to an iron pin on the norhtwestern side of Sassafras Drive; running thence with the northwestern side of said Drive, S. 53-12 W., 100 feet to an iron pin, point of beginning.

This is the identical property conveyed to Joe M. Watts and Carolyn M. Watts by deed of United Builders, Inc. dated October 19, 1978, recorded October 20, 1978, Book 1090, Page 357, for Greenville County.

This property is conveyed subject to easements, conditions, convenants, restrictions and rights of way which are a matter of record and actually existing on the ground effecting the subject property.

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.

O TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its heirs, successors and assigns, forever.

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