MORTCAGE OF REAL ESTATE

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STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

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

WHEREAS,

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Christine B. Giles

(hereinafter referred to as Mortgagor) is well and truly indebted unto First Citizens Bank & Trust Company P.O. Box 3028 Greenville, S.C. 29602

in accordance with terms of promissory note of even date herewith.

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'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

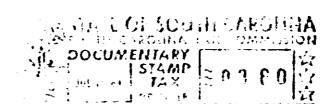
Greenville, on the northern side of Ferncreek

Court from Drexel Avenue being shown and designated as Lot No. 18 on plat of revision of Lots Nos. 17, 18 and 20, recorded in the R.M.C. Office for Greenville County in Plat Book SS at page 99 and being further shown as the Property of Kenneth C. Giles and Christine B. Giles on plat dated February 21, 1967, and recorded in Plat Book QQQ at page 57, and, according to said plats, having the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Ferncreek Court at the joint front corner of Lots Nos. 18 and 18A and running thence with the line of Lot No. 18A, N. 4-59 W. 97.5 feet to pin; thence N. 48-43 E. 100.7 feet to pin; thence S. 63 E. 35 feet to pin; thence N. 82-19 E. 50 feet; thence S. 0-37 E. 158.5 feet to pin on Ferncreek Court; thence with the northwestern side of Ferncreek Court N. 88-42 W. 149.4 feet to the point of BEGINNING.

Address of Mortgagee: P. O. Box 3028, Greenville, S. C. 29602

This is the same property conveyed to Kenneth C. Giles and Christine B. Giles by John S. Taylor, Jr., as Trustee for R. Read Tull and John S. Taylor, Jr. recorded in the R.M.C. Office for Greenville County in Deed Book 815 at page 642 and by deed of Kenneth C. Giles to Christine B. Giles recorded in the R.M.C. Office for Greenville County in Deed Book 1137 at page 900.



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

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