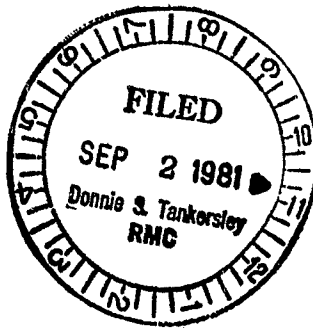


Real Estate Mortgage

Route 12, Altamont Road
Greenville, S. C. 29609



STATE OF SOUTH CAROLINA)
COUNTY OF Greenville)

TO ALL WHOM THESE PRESENTS MAY CONCERN:

THIS MORTGAGE, made this 20th day of MAY, 1981, by FRANK W. GARLOCK

FF And Flora JEAN Garlock hereinafter called the Mortgagor, in the State aforesaid, Witnesseth:

WHEREAS, the said Mortgagor is truly indebted unto UNITED VIRGINIA MORTGAGE CORPORATION, Richmond, Virginia, hereinafter called the Mortgagee, in the sum of THIRTY-FIVE THOUSAND ONE HUNDRED TWENTY-FIVE and No/100 (\$ 35,125.00) Dollars, as evidenced by a promissory note of even date herewith, payable to the order of the Mortgagee in 119 consecutive monthly instalments of FIVE HUNDRED NINETY-NINE and 44/100 (\$ 599.44) Dollars each, the first instalment being due July 15, 1981, and the remaining instalments are due on the 15th day of each month thereafter.

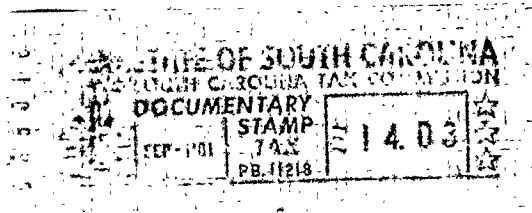
NOW, KNOW ALL MEN BY THESE PRESENTS that the said Mortgagor in consideration of the said debts and sums of money aforesaid and for the better securing of the payment thereof, and also to secure the payment of any other sums advanced to said Mortgagor under the terms and provisions of this Mortgage as hereinafter set forth, to the said Mortgagee according to the condition of said note, and also in consideration of the further sum of Three Dollars to the said Mortgagor in hand well and truly paid by the said Mortgagee, at and before the sealing and delivery of these presents, the receipt of which is hereby acknowledged, have granted, bargained, sold and released and by these presents do grant, bargain, sell and release unto the said Mortgagee, its successors and assigns, the following described property:

All that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot No. 5 of a subdivision entitled "The Summit" according to a plat thereof prepared by Robert R. Spearman, Surveyor, dated February 15, 1979, and recorded in the RMC Office for Greenville County in Plat Book 7-C, at Page 20, and having such metes and bounds as are shown thereon, together with a non-exclusive easement for the purpose of providing ingress and egress over and across the easement area shown on the aforesaid plat and an easement for the purpose of installation, maintenance and repair of a waterline across and within said easement area.

Being a portion of the same property conveyed to Joe W. Hiller by deed of Summit X Association, Inc., dated April 27, 1979, and recorded in the RMC Office for Greenville County, on April 30, 1979, in Deed Book 1101, Page 467.

Subject to any restrictions, reservations, zoning ordinances, or easements that may appear of record on the recorded plat(s) or on the premises.

Also being the same property conveyed to Frank W. Garlock and wife, Flora Jean Garlock by Joe W. Hiller in deed recorded in Deed Book 1124, Page 988, in the Office of the RMC Office for Greenville County, S.C.



TOGETHER with all the easements, ways, rights, privileges and appurtenances to the same belonging, including, but not limited to, all and singular the improvements and buildings now or hereafter attached to or used in connection with the above described real estate, all of which shall be deemed realty and conveyed by this mortgage and all of the income, rents and profits which may arise or be had from any portion or all of said property.

TO HAVE AND TO HOLD the property above described, together with all and singular the rights, privileges, tenements, appurtenances and improvements unto the said Mortgagee, its successors or assigns forever.

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