LAW OFFICES OF LATHAN, SMITH & BARBARE, P.A., GREENVILLE, SOUTH CAROLINA

MORTGAGE OF REAL ESTATE

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

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MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

PROCEEDS OF LOAN - \$8,5939813

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WHEREAS, Michael Ray Gosnell

(hereinafter referred to as Mortgagor) is well and truly indebted unto Finance One of S. C., Inc.

(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 Fourteen Thousand One Hundred Twelve and No/100------

----- Dollars (\$ 14, 112.00) due and payable

as provided for in Promissory Note executed 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 Mortgagoe 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, 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 southeastern corner of the intersection of Churchill Circle with Chatham Drive and being shown and designated as Lot No. 230 on a plat of AUGUSTA ACRES, Property of Marsmen, Inc., made by Dalton & Neves, Engineers, dated 1946, as revised, recorded in the RMC Office for Greenville County in Plat Book S at Pages 200 and 201 and having such metes and bounds as shown thereon, reference to said plat being made for a more complete description.

THIS is the same property as that conveyed to the Mortgagor herein by deed from Dean L. Gosnell and Edna C. Gosnell recorded in the RMC Office for Greenville County in Deed Book 1072 at Page 126 on January 18, 1978.

THE mailing address of the Mortgagee herein is P. O. Box 1863, Greenville, S. C. 29602

THIS is a second mortgage subject to that certain first mortgage to Molton, Allen & Williams, Inc. recorded in the RMC Office for Greenville County in Mortgage Book 1303 at Page 725 on March 11, 1974 in the original amount of \$18,350.00.

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

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