STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

R.M.C.
TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, Ernest Daniel Merck and Theresa B. Merck

(hereinafter referred to as Mortgagor) is well and truly indebted unto Sharonview Federal Credit Union, P. O. Box 32414, Charlotte, NC 28232,

according to the terms and provisions of the note of even date which this mortgage secures,

with interest thereon from date at the rate of 13% per centum per annum, to be paid: Monthly.

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, 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, being 25.55 acres, more or less, tract which comes from a 68.8-acre tract as shown on a plat of property of Floyd Collins' tract of the J. P. Collins Estate, which plat is of record in the RMC Office for Greenville County in Plat Book JJ, at Page 133, and being shown on the Greenville County Tax Maps as tract 642.1-1-46.1, and having, according to a survey entitled "Survey for E. Daniel Merck and Theresa B. Merck", prepared by Piedmont Surveyors, dated August 15,'78, as recorded in the RMC Office for Greenville County, S.C., in Plat Book 10 C, at Page 34.0, the following metes and bounds, to-wit:

BEGINNING at a nail and cap in the center of Fews Bridge Road, approximately 1,369.7 feet northeast of the intersection of Groce's Meadow Road and Fews Bridge Road, and running thence with the center of said road the following courses and distances: N. 54-09 E. 100 feet to a nail; thence, N. 59-21 E. 100 feet to a nail; thence, N. 63-34 E. 160 feet to a nail in the center of Fews Bridge Road; thence turning and leaving said road and running with property now or formerly of Floyd Collins, S. 26-06 E. 546.86 feet to an iron pin; thence still with the line of property now or formerly of Floyd Collins, N. 89-00 E. 856 feet to an iron pin; thence with property now or formerly of Sarah Ann O'Brien, S. 3-54 E. 775 feet to an iron pin; thence with property now or formerly of R. A. Barbare and property now or formerly of C. D. Barbare, S. 89-07 W. 1347.58 feet to an old iron pin in property line of property now or formerly of Southerlin; thence with property now or formerly of Southerlin, N. 58-02 E. 41.77 feet to an old iron pin; thence with property now or formerly of Brown and property now or formerly of Vickery, N. 1-57 E. 565.47 feet to an old iron pin; thence with property now or formerly of Lister, N. 46-52 E. 202.31 feet to an old iron pin; thence still with property now or formerly of Lister, N. 40-56 W. 478.97 feet to a nail and cap in the center of Fews Bridge Road, the point of beginning.

This is the same property conveyed to Ernest Daniel Merck and Theresa B. Merck by deed of Irvin Floyd Collins, which deed is dated August 31, 1978, and recorded in the RMC Office for Greenville County, S.C.. in Deed Book 1086, at Page 869.

(CONTINUED ON PAGE THREE)

Together with all and singular rights, members, herditaments, and appurtenances to the same belonging in any way incident or appertaining, and of all the rents, issues, and profits which may arise or be had thereform, 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 such 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 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 Mortgagoe forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

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