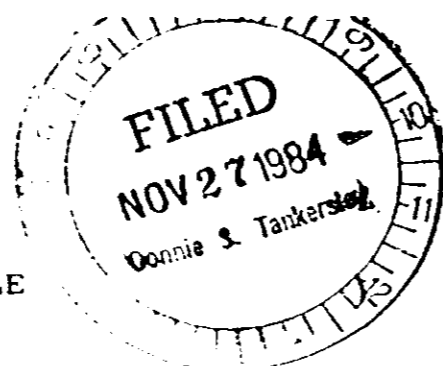


State of South Carolina

County of GREENVILLE



VOL 1691 PAGE 314

Mortgage of Real Estate



THIS MORTGAGE made this 16th day of November, 1984

by Betty A. Spencer

(hereinafter referred to as "Mortgagor") and given to SOUTHERN BANK & TRUST CO.

(hereinafter referred to as "Mortgagee"), whose address is Post Office Box 429, Laurens, South Carolina 29360

WITNESSETH:

THAT WHEREAS, Mortgagor is indebted to Mortgagee in the maximum principal sum of Ten Thousand Two Hundred and No/100 Dollars (\$ 10,200.00 ). Which indebtedness is evidenced by the Note of Betty A. Spencer of even date herewith, said principal (plus interest thereon) being payable as provided for in said Note, (the final maturity of which is 60 months after the date hereof) the terms of said Note and any agreement modifying it are incorporated herein by reference.

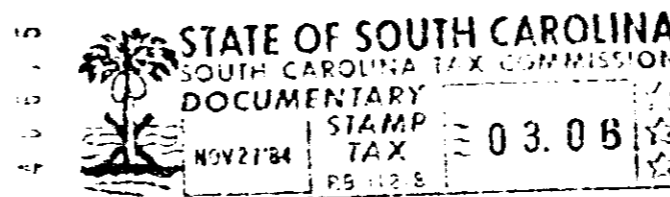
NOW, THEREFORE, KNOW ALL MEN BY THESE PRESENTS that the said Mortgagor, for and in consideration of the aforesaid indebtedness and in order to secure the payment thereof together with any renewals or extensions or modifications thereof upon the same or different terms or at the same or different rate of interest and also to secure in accordance with Section 29-3-50, as amended, Code of Laws of South Carolina (1976): (i) all future advances and readvances that may subsequently be made to Mortgagor by Mortgagee evidenced by the aforesaid Note, or by other promissory notes, and all renewals and extensions thereof; and (ii) all other indebtedness of Mortgagor to Mortgagee, now or hereafter existing, whether direct or indirect, the maximum amount of all indebtedness outstanding at any one time secured hereby not to exceed \$ 10,200.00 plus interest thereon, all charges and expenses of collection incurred by Mortgagee including court costs and reasonable attorney's fees, has granted, bargained, sold, released and by these presents does grant, bargain, sell and release unto the Mortgagee, its successors and assigns, the following described property:

All that certain piece, parcel or lot of land lying, being and situate on West Georgia Road, lying, being and situate in the County of Greenville, State of South Carolina, as shown on a plat by Freeland and Associates, dated August 5, 1976, containing 1.45 acres, and having the following metes and bounds, to-wit:

BEGINNING at an iron pin in the center of West Georgia Road and running thence S 17-33 E 407.0 feet to an iron pin; thence S 46-28 W 211.7 feet to an iron pin; thence N 8-47 W 420.9 feet to an iron pin in the center of West Georgia Road; and running thence along the center of said road, N 39-42 E 153.9 feet to an iron pin, the point of beginning.

This being the identical property conveyed to Mortgagor herein by deed of Jimmy C. Langston dated August 11, 1980 and recorded in the RMC Office for Greenville County in Deed Book 1130, at page 877.

GCTC --- 2 NOV 27 84 1264



TOGETHER with all and singular rights, members, hereditaments and appurtenances belonging or in any way incident or appertaining thereto; all improvements now or hereafter situated thereon; and all fixtures now or hereafter attached thereto (all of the same being deemed part of the Property and included in any reference thereto):

COCT 20-028

0 3 1 4

4328-11-2