STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: OLLIE FARNSMORT I. John H. Duncan

Greenville, South Carolina

, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto THE INDEPENDENT LIFE AND ACCIDENT INSURANCE COMPANY, a corporation organized and existing under the laws of Florida, hereinafter called the Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which are incorporated herein by reference, in the principal sum of Seven Thousand and No/100- -- - -), with interest from date at the rate of Five & One-Half per centum (5½ %) per annum until paid, said principal and interest being payable at the office of The Independent Life and Accident Insurance Company in Jacksonville, Florida, or at such other place as the holder of the note may designate in writing, in monthly in-Fifty-Seven and No/100- - - - -Dollars (\$57.00 , 19 57, and on the 1st day of each month thereafter commencing on the 1stday of May until the principal and interest are fully paid.

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt and for better securing the payment thereof to the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3) 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, the following-described real estate situated in the County of Greenville . State of South Carolina:

All that certain piece, parcel or lot of land in Greenville County, State of South Carolina, on the Northern side of Carey Street (formerly Croft Street) in the City of Greenville, being shown as lot # T-7, on Plat of property of C. H. Talley, recorded in the R.M.C. Office for Greenville County in Plat Book H at Page 116, and described as follows:

BECINNING at a stake on the Northern side of Carey Street, 200 feet East from Bennett Street, at the corner of lot # T-8, and running thence with the line of said lot, N. 19-30 E. 114 feet to a stake at the corner of lot # T-14; thence with the line of said lot, S. 70-30 E. 50 feet, to a stake at the corner of lot # T-6; thence with the line of said lot, S. 19-30 W. 114 feet to a stake on Carey Street; thence with the Northern side of said Street, N. 70-30 W. 50 feet to the beginning.

Being the same premises conveyed to the mortgagor by Elizabeth D. Smith by deed to be recorded.

Together with all and singular the rights, members hereditaments, and appurtenances to the same belonging or 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 and estate herein described.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its successors and assigns forever.

The Mortgagor covenants that he is lawfully seized of the premises hereinabove described in fee simple absolute, that he has good right and lawful authority to sell, convey, or encumber the same, and that the premises are free and clear of all liens and encumbrances whatsoever. The Mortgagor further covenants to warrant and forever defend all and singular the premises unto the Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or, any part thereof. 3.