WHEREAS, I, Jack C. Hart

(hereinafter referred to as Mortgagor) is well and truly indebted unto

Bank of Piedmont

(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

Five Hundred Twelve and 08/100,

Dollars (\$ 512.08

due and pavable

Payable one year from date

with interest thereon from date at the rate of

per centum per annum, to be paid:

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 aforesald 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 Mortgagoe, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagoe 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 Mortgagoe, 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, Grove Township, near the Town of Piedmont,

and designated as Lot No. 3 on a plat made by F. E. Ragsdale, dated April, 1962 and August, 1962, entitled, "Whispering Pines Sub-Division" North of Piedmont, S. C.; and having such shape, metes, courses, and distances as will more fully appear by reference unto said plat.

Beginning at a point on Oak Hill Drive N 60-00' W (100.0') to an iron pin on Oak Hill Drive, thence N 30-00' E (171.2') to an iron pin, thence S 61-30' E (100.0') to an iron pin, thence (174.0') to the beginning point on Oak Hill Drive.

Subject, however, to the conditions, restrictions, and limitations set forth in the said deed from Dea Lester Holt and Esti D. Holt to James S. Cooley and to existing rights-of-way across the premises, if any, for roads and/or utilities.

Also: All that piece, parcel, or lot of land lying, being, and situate in or near the Town of Piedmont and in Grove Township, Greenville County, State of South Carolina, designated as Lot No. 4 on a plat made by F. E. Ragsdale, dated April, 1962 and August, 1962, entitled, "Whispering Pines Sub-Division" North of Piedmont, S. C. and having such shape, metes, courses, and distances as will more fully appear by reference unto said plat.

Beginning at a point on Oak Hill Drive N 60-00' W (100.0) to an iron pin on Oak Hill Drive, thence N 30-00' E (171.2') to an iron pin, thence S 61-30' E (100.0) to an iron pin, thence (168.4') to the beginning point on Oak Hill Drive.

Subject, however, to the conditions, restrictions, and limitations set forth in the said deed from Dea Lester Holt and Esti D. Holt to James S. Cooley and to existing rights-of-way across the premises, if any, for road, and for utilities.

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

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