STATE OF SOUTH CAROLINA, COUNTY OF

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Joe T. Allen

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 Dollars (\$ 12,000.00), with interest from date at the rate of five & one-halfer 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 installments of Seventy-Three and 70/100 Dollars (\$ 73.70 ), day of each month thereafter 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

Noad, in the City of Greenville, being shown as Lot No. 14 on plat of Section A of Gower Estates, recorded in Plat Book QQ at Pages 146 - 147, in the R. M. C. Office for Greenville County, and described as follows:

BEGINNING at an iron pin on the eastern side of Windfield Road, at the corner of Lot 13, and running thence with the eastern side of said Road, N. 15-50 W. 100 feet to an iron pin at the corner of Lot 15; thence with line of said lot, N. 73-57 E. 185 feet passing an iron pin to a point in the center of a branch; thence with the branch as a line, the traverse of which is S. 25-06 E. 100.1 feet to the corner of Lot 13; thence with the line of said lot, passing an iron pin S. 73-38 W. 201 feet to the beginning corner.

Being the same property conveyed to the mortgagor by deed recorded in Deed Book 760 at Page 519 in the R.M.C. Office for Greenville County.

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 equipment now or hereafter attached to or used in connection with the real estate herein described.

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

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.