GREENVILLE CO. S. C.

SEP 7 9 00 M '72 ELIZABETH RIDDLE R.H.C.

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First Mortgage on Real Estate

MORTGAGE

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Dan A. Ray and Martha B. Ray

(hereinaster referred to as Mortgagor) SEND(S) GREETING:

WHEREAS, the Mortgagor is well and truly indebted unto CAROLINA FEDERAL SAVINGS AND LOAN ASSOCIATION OF GREENVILLE, Greenville, S. C., (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 Thirty-Three Thousand Two Hundred Fifty and No/100------

DOLLARS (\$ 33,250.00 ______), with interest thereon as provided in said promissory note, said principal and interest to be paid as therein stated, and

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 purpose, and

WHEREAS, the unpaid-balance of said debt or debts, if not sooner paid, shall be due and payable, September 1, 1997

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 Mortgagee 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 piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being on the southern side of Verner Drive, being known and designated as Lot No. 22, as shown on a Plat of Cedar Vale, recorded in the R. M. C. Office for Greenville County, in Plat Book 000, at Page 13, and as shown on plat of Addition to Cedar Vale, made February 28, 1968, and recorded in the R. M. C. Office for Greenville County, in Plat Book WWW, at Page 11, and having, according to said Plats, the following metes and bounds, to-wit:

Beginning at an iron pin on the southern side of Verner Drive, at the joint front corner of Lots 21 and 22, and running thence along the common line of said Lots S. 30-23 W. 155.5 feet to an iron pin; thence continuing along line of said Lots S. 30-23 W. 100.3 feet to an iron pin; thence running S. 62-20 E. 133.5 feet to an iron pin at the joint rear corner of Lots 22 and 23; thence with the common line of said Lots N. 22-19 E. 102.2 feet to an iron pin; thence continuing with said line N. 22-19 E. 100 feet to an iron pin; thence still with line of Lot 23 N. 63-39 E. 115.2 feet to an iron pin on the southern side of Verner Drive; thence with the line of said Verner Drive S. 32-00 E. 34 feet to an iron pin; thence continuing with said Verner Drive S. 44-40 E. 71 feet to the point of beginning.