REGULATION NO. 22

COMPLIED WITH OC STATE OF SOUTH CARRY RENVILLE CO. S. C.

COUNTY OF Greenville 4 12 38 PH '73

MORTGAGE OF REAL ESTATE BOOK 1262 PAGE 473

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS.

Frank Guarino

(hereinafter referred to as Mortgagor) is well and truly Indebted unto South Carolina National Bank

with interest thereon from date at the rate of eight per centum per annum, to be paid: July 3, 1973.

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 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 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, being shown and designated as Lot 181 Garden Trail according to a plat entitled Chanticleer Section V by Webb Surveying & Mapping Company dated July, 1970, and recorded in the R.M.C. Office for Greenville County in Plat Book 4F at Page 41 and having according to the plat the following metes and bounds, to-wit:

Beginning at an iron pin on the North side of Graden Trail at the joint front corner of Lots 182 and 181 and running thence along the line of Lot 182 N. 56-46 W. 161.5 feet to an iron pin; thence S. 53-31 W. 15 feet to an iron pin; thence S. 10-16 W. 160 feet to an iron pin; thence S. 80-44 E. 173 feet to an iron pin; thence along the right-of-way line of Garden Trail N. 13-52 W. 55 feet to an iron pin; thence continuing along the right-of-way line of Garden Trail N. 18-51 E. 55.6 feet to an iron pin, the point of beginning.

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