United Federal Savings and Loan Association

Fountain Inn. South Carolina

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

MORTGAGE Of Real Estate

TO ALL WHOM THESE PRESENTS MAY CONCERN:

John L. Cerio and Kathleen M. Cerio

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

WHEREAS, the Mortgagor is well and truly indebted unto UNITED FEDERAL SAVINGS AND LOAN ASSOCIATION OF Fountain Inn, 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 Twenty-Eight Thousand and 00/100----

DOLLARS (\$ 28,000,00), with interest thereon from date at the rate of Nine (9%) per centum per annum, 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.

November 1, 2003

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 hereby 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 in the State of South Carolina, County of GREENVILLE, on the Northwestern side of Old Hickory Point, being known and designated as Lot 12 on Plat of Forrester Woods, Section No. 1, recorded in Plat Book 4-N, Page 78, and having, according to said Plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Northwestern side of Old Hickory Point, joint front corners of Lots 12 and 13 and running thence with the common line of said lots, N. 62-24 W., 150 ft. to an iron pin; thence N. 27-36 E., 110 ft. to an iron pin at the joint rear corners of Lots 11 and 12; thence with the common line of said lots, S. 62-24 E., 150 ft. to an iron pin on the Northwestern side of Old Hickory Point; thence along Old Hickory Point, S. 27-36 W., 110 ft. to an iron pin at the point of beginning.

This is the same property conveyed to the mortgagors by deed of Marvin O. Cooper and Jack W. Roberts, to be recorded of even date herewith.

