STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS,

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GARY ALAN HAWKINS AND BETTY G. HAWKINS

(hereinafter referred to as Mortgagor) is well and truly indebted unto SOUTHERN BANK AND TRUST COMPANY

(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

TWO THOUSAND TWO HUNDRED THIRTY SEVEN AND 28/100 -- Dollars (\$ 2,237.28 ) due and payable

according to the terms thereof, said note being incorporated herein for reference.

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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 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 here by 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 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 in Bates Township, containing 0.95 Ac., more or less, and according to Plat of Survey prepared by Terry T. Dill, Reg. CE&LS No. 104, Route #2, Taylors, S.C. dated 7/3/75, having the following metes and bounds, to wit:

BEGINNING at a point shown on said plat as being approximately 441' from center line of Mill Road, and running N. 03-00 W., 438' to a corner point; thence S. 85-02 E., 90' to a corner point; thence S. 03-15 E., 461' to point on 30' R/W; thence along line of said 30' R/W, N. 80-05 W., 50'; thence still along line of said R/W, N. 65-46 W., 50', being point of beginning.

THIS is the identical premises conveyed to the Mortgagors by Deed of Rex E. Hawkins dated October 9, 1975 and recorded February 24, 1977 in Deed Book 1051 at Page 576 in the R.M.C. Office for Greenville County.

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Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging 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 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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