SOUTH CAROLINA

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

WHEREAS: Cliff L. Wigen

Greenville, South Carolina

, hereinafter called the Mortgagor, is indebted to

August Kohn and Company, Incorporated

, a corporation , hereinafter organized and existing under the laws of the State of South Carolina called Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which are incorporated berein by reference, in the principal sum of One Hundred Seventeen Thousand Eight Hundred Dollars (\$117,850.00), with interest from date at the rate of Pifty and No/100 per centum (12.0 %) per annum until paid, said principal and interest being payable twelve August Kohn and Company, Incorporated, Post Office Box 225, at the office of , or at such other place as the holder of the note may Columbia, South Carolina 29202 designate in writing delivered or mailed to the Mortgagor, in monthly installments of One Thousand Two), commencing on the first day of Dollars (\$ 1,212.68 Hundred Twelve and 68/100 19 83, and continuing on the first day of each month thereafter until the principal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and psyable on the first day of May, 2013.

Now, Know All Man, that 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 scaling and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold, assigned, and released, and by these presents does grant, bargain, sell, assign, and release unto the Mortgagee, its successors and assigns, the following-described property situated in the county of Greenville State of South Carolina;

All that piece, parcel or lot of land situate, lying and being on the northwestern side of Poxwood Lane, near the City of Greenville, in the County of Greenville, State of South Carolina, and known and designated as Lot No. 16 of a subdivision known as Pebblecreek, Phase II, Section III, plat of which is recorded in the RMC Office for Greenville County in Plat Book 6H, at page 87, and according to said plat, has the following metes and bounds, to wit:

BEGINNING at an iron pin on the northwestern side of Foxwood Lane, joint front corner of Lots 15 and 16, and running thence with the joint line of said lots, N. 29-59-43 W., 191.29 feet to the center of a creek, iron pin set back twenty-five feet, more or less, from center line of said creek; running thence with a traverse line, N. 32-13 E., 111.18 feet to an iron pin twenty feet, more or less, from the center line of said creek, it being the intention that the center line of said creek is the boundary line; running thence with the line of Lot 17, S. 30-11-11 E., 231.5 feet to an iron pin on the northwestern side of Foxwood Lane; running thence with the northwestern side of Foxwood Lane, S. 56-11-09 W., 100 feet to an iron pin, point of beginning.

THIS is the identical property conveyed to the Mortgagor herein by deed of Ronald L. Nix to be recorded simultaneously herewith.

Should the Veterans Administration fail or refuse to Issue its guaranty of the loan secured by this instrument under the provisions of the

(CONTINUED BELOW) Together with all and singular the improvements thereon and the rights, members, hereditaments, and appurtenances to the same belonging or in anywise appertaining: all the rents, issues, and profits thereof (provided, bowever, that the Mortgagor shall be entitled to collect and retain the said rents, issues, and profits until default bereunder); all fixtures now or hereafter attached to or used in connection with the premises herein described and in addition thereto the following described household appliances, which are and shall be deemed to be, fixtures and a part of the realty and are a portion of the security for the indebtedness herein mentioned;

Servicemen's Readjustment Act of 1944, as amended, within sixty (60) days from the date the loan would normally become eligible for such guaranty, the Mortgagee may, at its option, declare all sums secured hereby inmediately due and payable.

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