GREENVILLS NO. 3. V.

HAY 19 11 32 14 '83

REAL ESTATE MORTGAGE

scen 1697 mas 103

THE STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: CURTIS JAMES HICKAM AND MARLENE J. HICKAM

WHEREAS, the said Mortgagors are justly indebted to FINANCE ONE OF SOUTH CAROLINA. INC., hereinafter called the Mortgagee, and have given their promissory Note therefore bearing even date herewith, whereby they have promised to pay to the Mortgagee in accordance with its terms the Actual Amount of Loan of \$...24,178,65......., together with interest on unpaid balances, it being hereby expressly agreed that upon default in the payment of said note or of any charge in connection therewith, or of insurance premiums, taxes or assessments or in the performance of any of the requirements herein contained as to taxes or insurance or of any of the other conditions here of, the Mortgagee shall have the right to declare immediately due and payable the entire unpaid principal balance hereof and account interest there on, and to proceed, without notice, to enforce the collection of same as provided therein, together with a reasonable attorney's fee up to 15% of said unpaid balance for any litigation concerning the debt, and all other amounts secured hereby.

NOW KNOW ALL MEN That the Mortgagors, in order better to secure the payment of the note above mentioned in accordance with its terms, and all other sums mentioned therein or herein, to the Mortgagee, and also in consideration of the further sum of TEN DOLLARS to the Mortgagors in hand well and truly paid by the Mortgagee at and before the sealing of these presents, the receipt whereof is hereby acknowledged, have granted, bargained, sold and released, and by these presents do grant, bargain, sell and release unto the Mortgagee, its successors and assigns, the following described real property:

All that piece, parcel or lot of land in the County of Greenville, State of South Carolina, situate, lying and being in the northeastern corner of the intersection of Andover Road and Colvin Road and being known and designated as Lot No. 55 on a plat of HERITAGE HILLS Subdivision, plat of which is recorded in the R.M.C. Office for Greenville County in Plat Book YY, Page 187, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the eastern side of Andover Road at the joint front corner of Lots 55 and 56 and running thence with the common line of said lots N. 72-37 E., 152.1 feet to an iron pin; thence S. 9-45 E., 160 feet to an iron pin on the northern side of Colvin Road; thence with said Colvin Road S. 80-15 W., 115 feet to an iron pin in the corner of the intersection of Colvin Road and Andover Road; thence with the curve of the intersection, the chord of which is N. 56-57 W., 36.7 feet to an iron pin on Andover Road; thence with Andover Road N. 14-09 W., 115 feet to the point of beginning.

This is the same property conveyed to the mortgagors by deed of Richard L. Sefton and Eugenia S. Sefton recorded in the R.M.C. Office for Greenville County on April 11, 1973, in Deed Book 972, Page 437.

This mortgage is junior in lien to that certain mortgage executed in favor of The South Carolina National Bank in the original amount of \$34,900.00 recorded in R.M.C. Office for Greenville County on April 11, 1973, in Mortgage Book 1272, Page 241.

Together with all and singular the rights, members, hereditaments and appurtenances to the said premises belonging or in any wise incident or appertaining,

TO HAVE AND TO HOLD all and singular the said premises unto the Mortgagee, its successors and assigns, forever.

THE STATE OF THE PARTY OF THE P