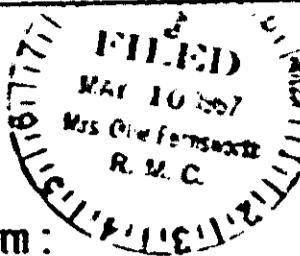


1057 ex 231

THE STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

28 ex 771

To all whom these Presents may Concern:

I, Delsia P. Barnes, hereinafter called Mortgagor, SEND GREETING:

Whereas, I, the said Mortgagor, Delsia P. Barnes,

in and by my certain promissory note in writing, of even date with these
Presents, am well and truly indebted to The First National Bank of South
Carolina, hereinafter called Mortgagee,in the full and just sum of THREE THOUSAND, SEVEN HUNDRED AND NO/100 (\$3,700.00)
sic theron and foreclose this instrument and in case said note, after its maturity, should be placed in the hands
of an attorney for sum or collection, or if before its maturity it should be desired by the holder thereof necessary
for the protection of his interests to place and the holder should place the said note or this instrument in
the hands of an attorney for any legal expenses, then and in either of said cases, the mortgagor promises
to pay all costs and expenses, plus 10 per cent of the indebtedness and interest thereon and this to be added to
the amount of the instrument.

MAR 5 1975

JAMES S. BARNES

in consideration of the said debt and
expenses.

FULLY PAID AND SATISFIED

The First National Bank of South Carolina,
Greenville, South Carolina, is hereby directed to make payment thereof to the said Mortgagee.

According to the terms of the said note, and also in
consideration of the further sum of Three Dollars to me, the said Mortgagor

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in hand well and truly paid by the said Mortgagee

In witness whereof, the persons whose names are hereby acknowledged, have executed, bargained,
sold and released, and by these Presents do grant, bargain, sell and release unto the said MORTGAGEE, THE
FIRST NATIONAL BANK OF SOUTH CAROLINA,