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FILED
MORTGAGE - INDIVIDUAL FOR RONALD S. BILLARD, P.A., GREENVILLE, S.C.

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

73 4-67 P.M.
RONALD S. BILLARD, P.A.
P.O. Box 550

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, I, Jerry T. Lister

(hereinafter referred to as Mortgagor) is well and truly indebted unto C. Douglas Hayes

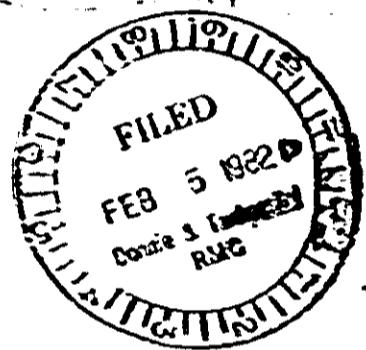
(hereinafter referred to as Mortgagee) as evidenced by the Mortgagor's promissory note of even date herewith, the terms of which are incorporated herein by reference, in the sum of TWO THOUSAND AND NO/100 -----

Dollars (\$ 2,000.00) due and payable

as set forth in the note of even date herewith,

408 High Valley Blvd.
Greenville 29605
Box 1416 P.O. 7833
76 Inc 550 2

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Jerry T. Lister
Witness

Paid in full & satisfied
This 3 day of February
1982

C. Douglas Hayes

Jerry T. Lister

21241801
2200

Together with all and singular rights, members, instruments, and appurtenances to the same belonging or in any way incident or appertaining, and of all the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures now or hereafter attached or connected, or fixed 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 Mortgagee 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 Mortgagee further covenants to warrant and forever defend all and singular the said premises unto the Mortgagee forever, from and against the Mortgagee and all persons whomsoever lawfully claiming the same or any part thereof.

The Mortgagor further covenants and agrees as follows:

(1) That this mortgage shall secure the Mortgagee for such further sums as may be advanced hereon, at the option of the Mortgagee, for the payment of taxes, insurance premiums, public assessments, or any other charges pursuant to the covenants herein. This mortgage shall also secure the Mortgagee for any further loans, advances, endorsements or credits that may be made hereafter to the Mortgagee by the Mortgagee so long as the total indebtedness thus secured does not exceed the original amount shown on the face hereof. All sums so advanced shall bear interest at the same rate as the mortgage debt and shall be payable on demand at the Mortgagee unless otherwise provided in writing.

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