STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

3 32 PH '82

MORTGAGE OF REAL ESTATE

THREERSLEY TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS,

HERMAN F. DILL, JR.

(hereinafter referred to as Mortgagor) is well and truly indebted unto

FIRST-CITIZENS BANK & TRUST COMPANY

(hereinafter referred to as Mortgagee) as evidenced by the Mortgagor's promissory note of even date herewith, the terms of which are in-Forty-Five Thousand and No/100----corporated herein by reference, in the sum of

Dollars (\$ 45,000.00--) due and payable

in sixty (60) monthly installments of One Thousand, One Hundred Sixty-Seven and 32/100 (\$1,167.32) Dollars each commencing on the day of September, 1982 and continuing on the same day of each successive month thereafter until paid in full,

with interest thereon from

at the rate of 19.00 per centum per annum, to be paid: monthly

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagoe for such further sums as may be advanced to or for the Mortgagor in the Tright-of-way of Southern National, thereby with Said Feet to a right-of-way, S. 88-55 W. 126 feet to a point; thence N. 02-26 W. 213.6 feet to a right-of-way, S. 88-55 W. 126 feet to a point; thence with the center line of Oil Mill point at the center line of Oil Mill Road; thence with the center line of Oil Mill Road, N. 76-15 E. 127.4 feet to the point of beginning.

This being a portion of that property conveyed to Herman F. Dill, Jr. by deed of Meta S. Dill recorded in the R.M.C. Office for Greenville County, South Carolina, on July 14, 1977 in Deed Volume 1060 at Page 539.

This mortgage is second and junior in lien to that mortgage given by Meta S. Dill to Carolina Federal Savings and Loan Association in the original amount of \$48,000.00 recorded in the R.M.C. Office for Greenville County, South Carolina, on May 5, 1977. in Mortgage Book 13% at Page 707.

If all or any part of the property covered by this mortgage is sold or transferred by the mortgagor without the mortgagee's prior written consent, mortgagee may, at mortgagee's option, declare all the sums secured by this mortgage to be immediately due and payable. Mortgagee shall have waived such option to accelerate if, prior to the sale or transfer, mortgagee and the person to whom the subject property is to be sold or transferred reach agreement in writing that the interest payable of the sums secured by this mortnade shall be at such rate as the mortgagee may request, and the terms of this portgage sied be as mortgagee may request.

STATE OF SOUTH CARCLINA COULOX DE GREENVILLE

Tegether with all and singular rights (members, hereditaments, and appointenances 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 fintures now or hereafter attacked, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all fintures and equipment, other than the usual bousehold furniture, be considered a part of the real estate.

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

The Mortgagor coverants that it is irrefully seized of the premises hereinabore described in fee simple absolute, that it has good right end is lawfully authorized to sell, convey or encumber the same, and that the premises are free and clear of all liers and encumbrances except as provided herein. The Mortgagor further coverants to warrant and forever defend all and singular the said premises unto the Mortgagor forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.