First Mortgage on Real Estate

MORTGAGE

BOOK 1115 PAGE 666

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

GENE A. SMOAK

(hereinafter referred to as Mortgagor) SEND(S) GREETING:

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced or readvanced to or for the Mortgagor's account, including advances made by the Mortgagee on other or no security:

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof and of any other and further sums for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for his account by the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagee at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold and released, and by these presents does grant, bargain, sell and release unto the Mortgagee, its successors and assigns.

"All that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, on the northeastern side of Bridgeport Drive near the City of Greenville, being shown as Lot No. 80 on plat of Section 2 of Wellington Green recorded in the RMC Office for Greenville County in Plat Book YY at page 117, and having according to said plat the following metes and bounds:

Beginning at an iron pin on the northeastern side of Bridgeport Drive at joint front corner of Lots 79 and 80 and running thence along line of Lot 79, N 32-15 E 170 feet to an iron pin; thence N 57-45 W 100 feet to an iron pin; thence with line of Lot 81, S 32-15 W 170 feet to an iron pin on the northeastern side of Bridgeport Drive; thence along Bridgeport Drive, S 57-45 E 100 feet to the point of beginning.

The mortgagor agrees that after the expiration of 10 years from the date hereof, mortgagee may at its option apply for mortgage insurance foran additional five years with the mortgage insurance company insuring this loan; and the mortgagor agrees to pay to the mortgagee as premium for such insurance 1/2% of the principal balance then existing.

Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or 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 fixtures and any other equipment or fixtures now or hereafter attached, connected, or fitted 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.