FILED GREENVILLE CO. S. C.

Foundain Inn Pederal Savings & Loan Association

OLLIE FARN FOODSTILL Inn. South Carolina R. M. C.

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE SS

MORTGAGE Of Real Estate

TO ALL WHOM THESE PRESENTS MAY CONCERN:

RICHARD NEIMI

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

WHEREAS, the Mortgagor is well and truly indebted unto FOUNTAIN INN FEDERAL SAVINGS AND LOAN ASSOCIATION OF Fountain Inn, S. C., (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 THIRTY-FOUR THOUSAND FOUR HUNDRED AND NO/100ths

DOLLARS (\$34,400.00), with interest thereon from date at the rate of Eight (8%) * per centum per annum, said principal and interest to be paid as therein stated, and

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced to or for the Mortgagor's account for taxes, insurance premiums, public assessments, repairs, or for any other purpose, and

WHEREAS, the unpaid balance of said debt or debts, if not sooner paid, shall be due and payable.

July 1, 1990

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 hereby grant, bargain, sell and release unto the Mortgagee, its successors and assigns.

All that 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, located on the northern side of Montero Lane and on the east side of Terramont Circle and known as Lot 42 on a plat of Section 2 and 3 of Terra Pines Estates according to a plat thereof made by Piedmont Engineering Service, December, 1958, revised March, 1966 and recorded in the R.M.C. Office for Greenville County, S.C. in Plat Book PPP at pages 18 and 19, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Montero Lane, at the joint front corner of Lots 41 and 42 and running thence along the line of Lot 41 N. 47-33 E. 253.5 feet to an iron pin on the edge of the lake, and thence along the edge of said lake, N. 30-25 W. 100 feet to an iron pin; thence N. 36-35 W. 72 feet to an iron pin on the east side of Terramont Circle; thence along Terramont Circle, S. 46-44 W. 55.2 feet to an iron pin; thence still along Terramont Circle, S. 54-15 W. 115.1 feet to an iron pin; thence still along Terramont Circle, S. 48-10 W. 90 feet to an iron pin; thence still along Terramont Circle, S. 39-13 W. 75 feet to an iron pin; thence with the curve of Terramont Circle and Montero Lane, the chord being S. 18-45 E. 27.9 feet to an iron pin on the northern side of Montero Lane; thence along Montero Lane, S. 69-50 E. 100 feet to an iron pin; thence still along Montero Lane, S. 61-35 E. 75 feet to the point of beginning.

This is the identical property conveyed to the mortgagor herein by deed of T. George Croft dated July , 1970, and to be recorded herewith in the R.M.C. Office for Greenville County, South Carolina.

* Interest rate may escalate to nine (9%) per cent according to the terms of the mortgage note.