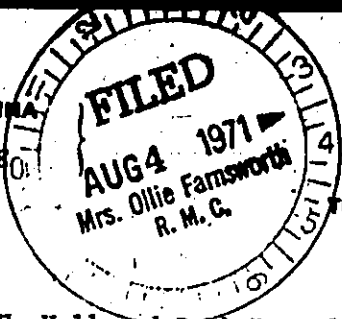


STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE



BOOK 1201 PAGE 275

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, James F. Hall and Ruth R. Hall,

(hereinafter referred to as Mortgagor) is well and truly indebted unto Southern Bank and Trust Company,
P. O. Box 8 (North Main Street)
Clover, South Carolina 29710

(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 Seven Thousand Eight Hundred (7,800.00)

----- Dollars (\$7,800.00) due and payable
at the rate of One Hundred Nineteen and 64/100 (\$119.64) Dollars per month for eighty-four
(84) consecutive months.

~~With interest thereon from date to date of payment of each installment as provided:~~

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 purposes:

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 west side of Ridgewood Drive near the City of Greenville in Greenville County, South Carolina, being shown as Lot No. 20 on Plat of Woodland Hills recorded in the RMC Office for Greenville County, South Carolina, in Plat Book Y, Page 60, and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the west side of Ridgewood Drive at the joint front corner Lots 19 and 20 and runs thence along the line of Lot 19 S. 73-0 W. 140 feet to an iron pin; thence S. 8-28 E. 101.1 feet to an iron pin; thence along the line of Lot 21 N. 73-0 E. 155 feet to an iron pin on the west side of Ridgewood Drive; thence along Ridgewood Drive N. 17-0 W. 100 feet to the beginning corner.

This is the same property conveyed to James F. Hall and Ruth R. Hall by Deed of Cannon and Cannon, Inc. dated September 13, 1966, recorded in the RMC Office for Greenville County, South Carolina, in Book 805, Page 631.

This is a second Mortgage junior to a Mortgage to C. Douglas Wilson and Company in the original amount of Sixteen Thousand Nine Hundred (\$16,900.00) Dollars.

Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging 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, 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.

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

The Mortgagor 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 Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.