DONNIE S. TANKERS MORTGAGE

800K 1271 PAGE 361

THIS MORTGAGE is made this day of March 19 between the Mortgagor, August M. Wharton and Ida Joyce Y. Wharton

and the Mortgagee, C. Douglas Wilson & Co. , a corporation organized and existing under the laws of the State of South Carolina , whose address is Greenville, S. C. (herein "Lender").

Whereas, Borrower is indebted to Lender in the principal sum of Eighteen Thousand and No/100 (\$18,000.00)Dollars, which indebtedness is evidenced by Borrower's note of even date herewith (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on April 1, 1998

To Secure to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"), Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in the County of <u>Greenville</u>, State of South Carolina:

ALL that lot of land with the buildings and improvements thereon situate on the west side of Knox Street near the City of Greenville, in Greenville County, South Carolina, being known and designated as Lots 78 and 79 on plat of Glendale Heights, recorded in the RMC Office for Greenville, S. C. in Plat Book KK, Page 143, said lots together fronting 140 feet on the west side of Knox Street running back to a depth of 147.9 feet on the north side to a depth of 143.7 feet on the south side and being 140.06 feet across the rear.

To Have and to Hold unto Lender and Lender's successors and assigns, forever, together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate in the event this Mortgage is on a leasehold) are herein referred to as the "Property".

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any easements and restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

Uniform Covenants. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, prepayment and late charges as provided in the Note, and the principal of and interest on any Future Advances secured by this Mortgage.