FIRST MODITGAGE ON DEAL ESTATE MORTGAGE

STATE OF SOUTH CAROLINA, RESTATE COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: David B. Roper & Judith E.Roper

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

May 1, 1998 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;

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 accont 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, Town of Simpsonville, on the western side of Abbetsford Drive, shown as Lot #3 in a Plat of Bellingham, Section One, recorded in the R.E.C. Office of Greenville County in Plat Book 4 N, at Page 22, being described as follows:

FEGINNING at an iron pin on the western side of Abbotsford Drive and running thence along the line of Lot 4, N 82-48 W 150 feet to an iron pin; thence S 7-12 W 80 feet to an iron pin at the corner of Lot 2; thence along the line of Lot 2, S 82-48 E 150 feet to an iron pin on the western side of Abbotsford Drive; thence along Abbotsford Drive N 7-12 E 80 feet to the point of BEGINNING."

This being the same property conveyed to mortgagors by deed of Wade H. Stephens, Jr., as Trustee to be recorded herewith.

The within conveyance is subject to all rights-of-way, easements and protective covenants appearing on the public records of Greenville County, South Carolina.

S. C. Doc Stamps Affixed

Sworn to before me this

Matery Public for S. C

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.