

SECOND MORTGAGE OF REAL ESTATE  
TO ALL WHOM THESE PRESENTS MAY CONCERN.

WHEREAS, Arthur M. Erwin and Mary E. Erwin

(hereinafter referred to as Mortgagor) is well and truly indebted unto

Norman A. Culbertson and Sandra A. Culbertson

(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

--Two Thousand Eight Hundred Fifty and 00/100 Dollars (\$2,850.00) due and payable

June 2, 1976, without interest; if said principal not paid on or before June 2, 1976, interest shall be added at the rate of eight (8%) per cent per annum. Obligor has right to prepay without penalty.

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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:

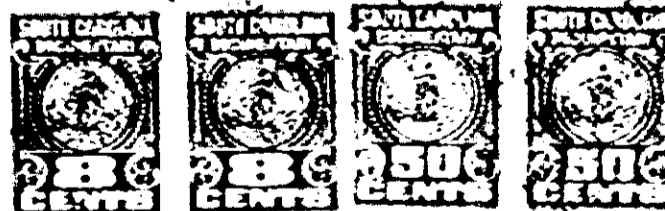
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ALL that certain piece, parcel or lot of land, with the buildings and improvements thereon, lying and being in the northwesterly corner of Ayrshire Drive and Leacroft Drive, near the City of Greenville, South Carolina, and being designated as Lot No. 31 on the plat of Spring Forest, Section II, as recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book BBB, Page 34, and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side Ayrshire Drive, joint front corner of Lots 31 and 32, and running thence along the common line of said Lot, S. 23-30 W., 135 feet to an iron pin, joint rear corner of Lots 30, 31, 32 and 33; thence along the common line of Lots 30 and 31, S. 66-30 W., 140 feet to an iron pin on the easterly side of Leacroft Drive; thence along said drive, N. 23-30 W., 101.45 feet to an iron pin at the intersection of said drive with Ayrshire Drive; thence around said intersection on a curve, the chord of which is N. 16-49 E., 38.2 feet to an iron pin on the southerly side of Ayrshire Drive; thence along said drive, N. 62-30 E., 65.3 feet to an iron pin; thence continuing with said drive, N. 66-30 E., 50 feet to an iron pin, the point of beginning.

This is the identical property conveyed to the Mortgagors herein by deed of Norman A. Culbertson and Sandra A. Culbertson, to be recorded of even date herewith.

This is a second mortgage and is junior and inferior in lien to mortgage given by mortgagors this date to United Federal Savings and Loan Association.



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.

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