

STATE OF SOUTH CAROLINA  
COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Community Bank  
P. O. Box 6807  
Greenville, S.C. 29606

WHEREAS, Harry A. Chapman, Jr. and Mona F. Chapman

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

(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 ---Seventy-Five Thousand and no/100-----  
-----Dollars (\$ 75,000.00 ) due and payable

as provided in said note of even date

with interest thereon from date at the rate of 14.75% per centum per annum, to be paid:

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, in the City of Greenville, on the easterly side of Rockingham Road, and known and designated as Lot No. 49 on plat of Barksdale as recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book QQ at Pages 118 and 119 and having, according to said plat, the following metes and bounds, to-wit:

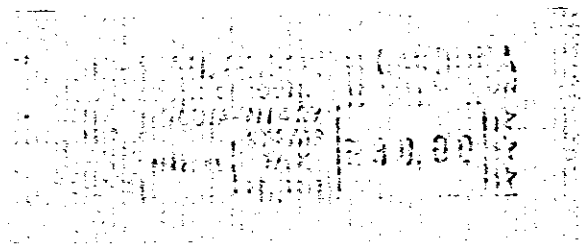
BEGINNING at an iron pin on the easterly side of Rockingham Road, said pin being the joint front corner of Lots 48 and 49 and running thence with the common line of said lots S. 57-04 E., 250 feet to an iron pin, the joint rear corner of Lots 48 and 49; thence S. 8-27 W., 90 feet to an iron pin, the joint rear corner of Lots 49 and 50; thence with the common line of said lots N. 80-13 W., 265 feet to an iron pin on the easterly side of Rockingham Road; thence with the easterly side of Rockingham Road N. 14-51 E., 95 feet to an iron pin; thence continuing with said road N. 24-46 E., 98.7 feet to an iron pin, the point of beginning.

This conveyance is made subject to all easements, conditions, covenants, restrictions and rights of way which are a matter of record and/or actually existing on the ground affecting the above described property.

This is the same property conveyed to the Mortgagors herein by deed of Charles H. Coggin dated April 14, 1978 and recorded in the R.M.C. Office for Greenville County on the 14th day of April, 1978 in Deed Book 1077 at Page 151.

This mortgage is second and junior in lien to that mortgage given to Fidelity Federal Savings and Loan Association (now American Federal Savings & Loan Association) dated May 8, 1968, recorded on the R.M.C. Office for Greenville County in REM Book 1092 at Page 33 and assumed by the Mortgagors herein on April 14, 1978.

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