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MORTGAGE OF REAL ESTATE
STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

BY EDWARDS & McPHERSON, Attorneys at Law
S. C. - Greer, S. C.
R.H.C.

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MORTGAGE OF REAL ESTATE

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TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, Janice T. Willson and Sandra Kelley

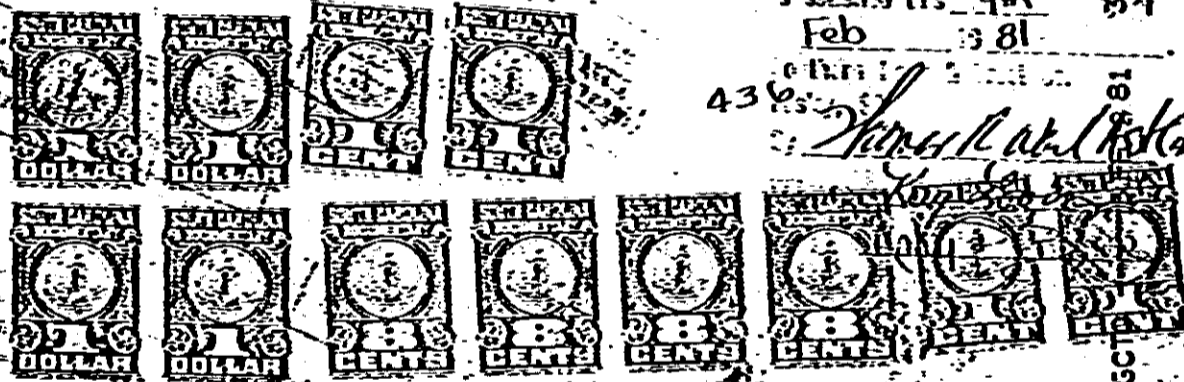
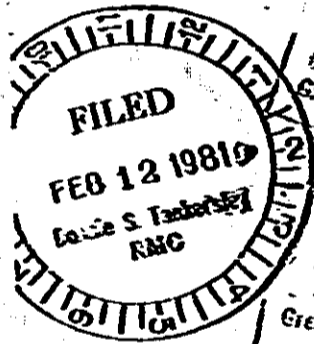
(hereinafter referred to as Mortgagor) is well and truly indebted unto Southern Bank & Trust Co.

(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 Ten Thousand Eight Hundred Ninety-Four and 80/100ths

Dollars (\$10,894.80) due and payable in eighty-four (84) equal monthly installments of One Hundred Twenty-Nine point in center of road; thence S. 75-54 W. 130 feet to point in center of road; thence N. 84-30 W. 50 feet to point in center of road; thence S. 87-06 W. 132 feet to point in center of road; thence S. 65-45 W. 107 feet to point in forks of road; thence N. 8-30 W. with center of other fork of road 190 feet to a point in center of road; thence N. 30-33 E. 140 feet to a point in line of other property sold to L. H. and Bertha T. Bridgeman approximately 20 feet from iron pin on bank of South Saluda River; thence with property line of L. H. and Bertha T. Bridgeman S. 49-11 E. 85 feet to iron pin; thence S. 78-51 E. 140 feet to iron pin; thence N. 76-34 E. 61.2 feet to iron pin joint corner with Allen property; thence with line of Allen property S. 54-11 E. 294.4 feet to iron pin on the beginning corner more or less.

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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 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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