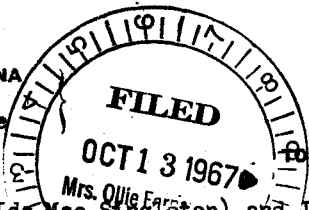


STATE OF SOUTH CAROLINA
COUNTY OF Greenville



BOOK 1073 PAGE 313

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN: We, Ida Mae Culbertson (formerly Ida Mae Singleton) and John Henry Culbertson, of Greenville County.

WHEREAS, We, Ida Mae Culbertson (formerly Ida Mae Singleton) and John Henry Culbertson (hereinafter referred to as Mortgagor) is well and truly indebted unto The Pelzer-Williamston 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

Four hundred thirty-seven & 70/100 - - - - - Dollars (\$ 437.70) due and payable

in monthly installments of \$25 each beginning Oct. 7 and continuing for 17 months with a final installment of \$12.70

with interest thereon from date at the rate of 6 per centum per annum, to be paid: monthly

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

All those three certain piece or parcels of land lying and being and situate in Greenville County, South Carolina, lying on the Southwest side of the Greenville Road, and extending back to Saluda River, and being known and designated as Lots Nos. 13, 14, and 15 of the property of Robert C. Heyward, as shown on plat thereof recorded in the R. M. C. Office for Greenville County, South Carolina, in Plat Book E, page 193, and being more particularly described as follows: BEGINNING at a stake on the Southwest side of Greenville Road at the joint corner of Lots 12 and 13, which point is 360 feet from the Southwest corner of the intersection of Wilson Bridge Road with the Greenville Road; and running thence along the joint line of Lots Nos. 12 and 13 in a Southwesterly direction five hundred, forty-six (546) feet to Saluda ~~WATER~~ River; thence along said river in a Southeasterly direction 210 feet to a stake rear corner of Lots Nos. 15 and 16; thence in a Northeasterly direction along the joint line of Lots Nos. 15 and 16 477 feet to the joint corner of said lots on Greenville Road; thence along the line of the said Greenville Road in a Northeasterly direction 195 feet to the beginning corner.

This is the same property conveyed to Ida Mae Singleton (now Ida Mae Culbertson) by deed of Bessie Flora Kelly Harrison by deed dated May 5, 1961, and recorded in the office of the R. M. C. for Greenville County in Book 684, at page 3.

And also the same property one-half of which was deeded to John Henry Culbertson by Ida Mae Culbertson by her deed dated Oct. 10, 1961, and recorded in the office of the R. M. C. for Greenville County in Book 683, at page 524.

Together with all and singular rights, members, herditaments, 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.