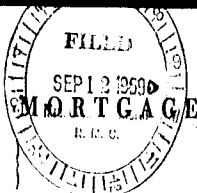


FIRST MORTGAGE ON REAL ESTATE



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STATE OF SOUTH CAROLINA,
COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: Charles R. Cothran and Betty Jo B. Cothran

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

WHEREAS, the Mortgagor is well and truly indebted unto LAURENS FEDERAL SAVINGS AND LOAN ASSOCIATION, LAURENS, S. C. (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 Sixteen Thousand and no/100-----
DOLLARS (\$ 16,000.00), with interest thereon from date at the rate provided for in said note, said principal and interest to be repaid as therein stated, except that the final payment of principal and interest shall be due on

November 1, 1994

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 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, Dunklin Township, and on the Western side of Cooley Bridge Road, being a portion of the property as shown on a plat of "Property of J. Guy Cothran and Thomas A. Cothran", dated June 12, 1963 and being more fully described as follows: BEGINNING at an iron pin on the Western edge of Cooley Bridge Road, 374.7 feet northerly from Beech Springs Road and running thence N81-28W 166 feet to an iron pin; thence N30-28W 100 feet to an iron pin; thence N29-12W 81.7 feet to an iron pin; thence N87-48E 295.8 feet to an iron pin on the Western edge of Cooley Bridge Road; thence along the Western edge of Cooley Bridge Road, S9-34W 97.7 feet to an iron pin; thence continuing along the Western edge of said Road, S14-12W 100 feet to the beginning corner.

This conveyance is subject to existing easements, restrictions and rights-of-way upon or affecting said property.

This is the identical property Mortgagors herein received by deed from J. Guy Cothran and Thomas A. Cothran dated March 26, 1969 and duly of record in the R. M. C. Office for Greenville County in Deed Book 872, at page 597.

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.