STATE OF SOUTH CAROLINA County of Greenville

TO ALL WHOM THESE PRESENTS MAY CONCERN: I, W. Dennis Smith

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

WHEREAS, the Mortgagor is well and truly indebted unto-WOODRUFF FEDERAL SAVINGS AND LOAN ASSOCIATION, (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 TWENTY THOUSAND and no/100--DOLLARS (\$ 20,000.00), with interest thereon from date at the rate as specified in said note, said principal and interest to be repaid as therein stated, said note provides that the final payment of principal and

interest, if not sooner paid, shall be due and payable on the first day of June 19 92, 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 scaling 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 to be constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, about three miles northwest of Greer, in Oneal Township, and having the following courses and distances, to-wit: Beginning at an Iron Pin located at the rear corner of the lot which mortgagor herein conveyed to Milton Gordon and Helen E. Gordon by deed recorded in the R. M. C. Office for said County in Deed Book 911, page 365, and running thence with the southeasternly property line of the said Gordons lot S.30-28 W.327.9 feet to a point in County road, thence with said road S.36-11 E.68 feet and S.34-52 E.80.9 feet to a point in said road, thence N.49-43 E.22 feet to an Iron Pin on the north side of said road and which Iron Pin is at the west corner of the lot which mortgagor herein conveyed to Raymond Gary Smith by deed recorded in said office in Deed Book 795, page 379, thence with the northwesternly property line of the said Raymond Gary Smith lot N.49-43 E.231 feet to an Iron Pin, thence with the northeasternly property line of the Raymond Gary Smith lot S.43-33 E.236.9 feet to an Iron Pin on the north side of Rayna Drive, thence with the north side of Rayna Drive N.68-46 E.54 feet to an Iron Pin located at the south corner of the lot which mortgagor herein conveyed to Jimmie C. Barnett and Gail S. Barnett by deed recorded in said office in Deed Book 843, page 31, thence with the southwesternly property line of the said Barnetts lot N.43-33 W.216 feet to an Iron Pin, thence with the westernly property line of the said Barnetts lot N.10-20 E.195.6 feet to an Iron Pin, thence with the northernly property line of the said Barnetts lot S.77-22 E.130 feet to an Iron Pin located at the southwest corner of the lot which mortgagor herein conveyed to William O. Garrison and Linda Garrison by deed recorded in said office in Deed Book 918, page 321, thence with the westernly property line of the said Garrison lot N.4-25 E.133 feet to a point, thence S.80-14 W. 405.2 feet, more or less, to the beginning point. This being a part of the property which was conveyed to mortgagor herein by Leo B. Skinner and Zula B. Skinner by deed recorded in said office in Deed Book 577, page 446.