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DOHNNIE S. TANKERSLEY
R.H.C.

Travelers Rest Federal Savings & Loan Association

Travelers Rest, South Carolina

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

SS:

MORTGAGE OF REAL ESTATE
(ESCALATOR CLAUSE)

TO ALL WHOM THESE PRESENTS MAY CONCERN:

F. WAYNE WELLS AND LORETTA S. WELLS

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

WHEREAS, the Mortgagor is well and truly indebted unto TRAVELERS REST FEDERAL SAVINGS AND LOAN ASSOCIATION OF Travelers Rest, 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 TWENTY THOUSAND FOUR HUNDRED & NO/100THS-----

DOLLARS (\$ 20,400.00), with interest thereon from date at the rate of 7-1/2% per centum per annum, said principal and interest to be paid as therein stated, 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, and

WHEREAS, the unpaid balance of said debt or debts, if not sooner paid, shall be due and payable.

JULY 1, 1998

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 hereby grant, bargain, sell and release unto the Mortgagee, its successors and assigns.

All that 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 Highland Township, approximately one mile north of the Mt. Lebanon Baptist Church, located on the east side of Jug Factory Road, and being shown as 1.1 acres tract of land on plat entitled "Survey for F. Wayne and Loretta S. Wells" made by John E. Woods, Surveyor, dated August 1972, and recorded in the R. M. C. Office for Greenville County in Plat Book 4-V, at page 58, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a nail and cap in Jug Factory Road, also known as Wingo Road, which point is the northwest corner of property being conveyed, being 661 feet South of the Tippin property, and which runs thence along the line of other property of William Cephus and Sharon Kay Turner, S 83-50 E 281.1 feet to an iron pin; thence along the line of other property of William Cephus and Sharon Kay Turner, S 47-20 W 284.3 feet to an iron pin; thence along other property of William Cephus and Sharon Kay Turner, N 86-16 W 178.4 feet to a nail and cap in Jug Factory Road; thence along Jug Factory Road, N 35-30 E 125.7 feet to a nail and cap in Jug Factory Road; thence continuing along said road, N 17-29 E 114.2 feet to the beginning corner, and being the same conveyed to us by William Cephus and Sharon Kay Turner by deed to be recorded of even date herewith.