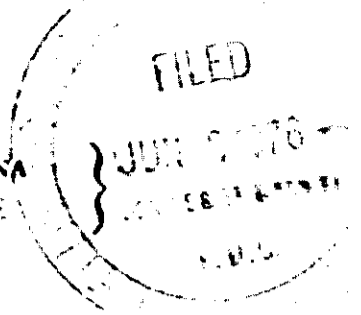


STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE



MORTGAGE OF REAL ESTATE
TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, THOMAS W. WICKHAM and TRINIA A. WICKHAM

(hereinafter referred to as Mortgagor) is well and truly indebted unto

NORTH CAROLINA NATIONAL BANK OF TRYON, North Carolina

(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

NINE THOUSAND FIVE HUNDRED _____ Dollars (\$9,500.00) due and payable

ON OR BEFORE ONE YEAR FROM DATE.

with interest thereon from _____ date at the rate of _____ (____) per centum per annum, to be paid: Quarterly, according to the terms of said note.

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

Tract I

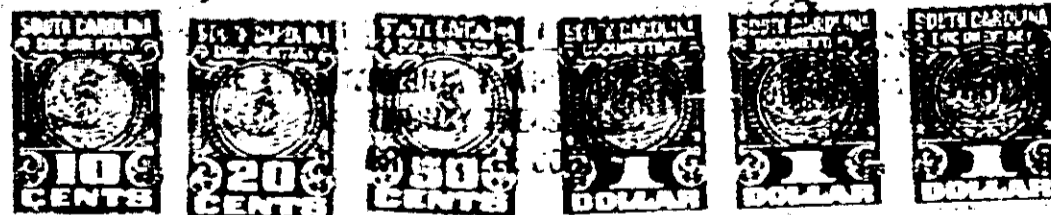
All that piece, parcel or lot of land in Glassy Mountain Township, being known and designated as Lot No. 1055-B as shown on a plat recorded in the FMC Office for Greenville County in Plat Book "G". at Page 35 and being part of a subdivision made by Tryon Development Company known as Lake Lanier, said lot having a frontage of 33.8 feet, a side depth of 156 feet on one side and 145 feet on the other side, and 121 feet on the waters of Lake Lanier. Being the same property conveyed to Richard F. Kolb by deed of Benjamin E. Hadley and Carroll E. Hadley dated July 25, 1963 and recorded in Deed Book 729 at Page 203, FMC Office for Greenville County.

TRACT II

All that lot, piece, parcel of land in the County of Greenville, State of South Carolina, known and designated as Lot No. 1057 in the subdivision of the property of Tryon Development Company known as Lake Lanier, designated upon Plat No. 3 of said subdivision made by George Kershaw, C.E., which plat is duly recorded in the Office of FMC for Greenville County, South Carolina, and is hereby referred to for a full and complete description of the property. The above property has a frontage of 33.8 feet on the front, a depth of 155 feet more or less on one side, and a depth of 145 feet more or less on the other side, and the back line being 121 feet on the waters of Lake Lanier and being the same lot as conveyed to Richard F. Kolb, Jr. and Barbara C. Kolb by Juanita P. Hensley by deed dated November 12, 1957, recorded in Book 589, at Page 4, FMC Office for Greenville County.

The above described property is the identical property conveyed to the Grantors herein by deed dated May 26, 1970 from Earl Honeycutt, Jr. and wife, Janice R. Honeycutt, duly recorded in the R.M.C. Office for Greenville County.

33.80



Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging 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 now or hereafter attached, connected, or fitted thereto in any manner, it being the intention of the parties hereto that all 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 whatsoever lawfully claiming the same or any part thereof.

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