

MORTGAGE

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: ARLENE S. BAILEY

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

WHEREAS, the Mortgagor is well and truly indebted unto HERITAGE 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

Sixty Three Thousand Six Hundred and 00/100-----
DOLLARS (\$ 63,600.00--), 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 July 1, 2002.

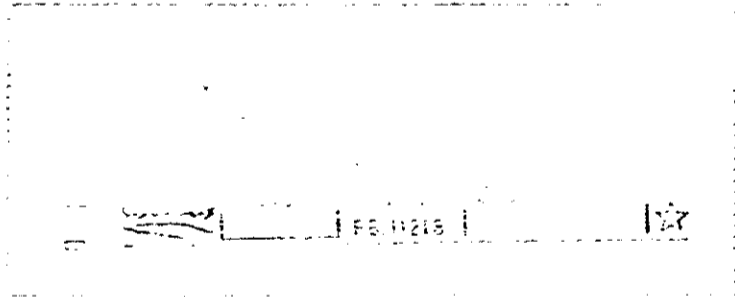
and
WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced to or for the Mortgagor's account for taxes, insurance premiums, public assessments, repairs, or for any other purpose;

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, and lying and being on the southern side of Plantation Drive and being known and designated as Lot No. 16 according to a plat of Holly Hill, Section 1, which said plat is recorded in the R.M.C. Office for Greenville County in Plat Book 5P at Page 72 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point on the southern side of Plantation Drive at the joint front corner of Lot 16 and Lot 17 and running thence with the line of Lot 17, S. 2-03 W. 164.86 feet to a point; thence N. 87-57 W. 110.25 feet to a point in the rear line of Lot 15; thence with the line of Lot 15, N. 2-03 E. 159.6 feet to a point on the southern side of Plantation Drive; thence with the southern side of Plantation Drive, N. 89-18 E. 110.13 feet to the point of beginning.

BEING the same property conveyed to the Mortgagor herein by deed of Foothills Delta P., Inc., said deed being dated of even date.



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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.