

STATE OF SOUTH CAROLINA

COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, Douglas M. Wilson and Edward W. Clay, Jr., d/b/a Creative Investors
(hereinafter referred to as Mortgagee) is well and truly indebted unto Bertie L. Cox

(hereinafter referred to as Mortgagor) 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 Five Thousand and 00/100 -----
----- Dollars (\$5,000.00) due and payable
interest only for a period of five (5) years from the date hereof at the
rate of Nine (9%) per cent per annum to be computed and paid quarterly.
All principal and accrued interest due and payable on November 22, 1982.

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 piece, parcel or lot of land situate, lying and being in the County
of Greenville, State of South Carolina, being known and designated as Lot
62 of Dixie Heights Subdivision, as shown on plat thereof which is of record
in the Office of the RMC for Greenville County, S. C. in Plat Book H, at
Page 46, and having, according to said plat, the following metes and bounds,
to-wit:

Beginning at an iron pinon the western side of Dixie Avenue at the joint
front corner of Lots 62 and 63 and running thence with the line of Lot 63
N. 46-48 W. 100 feet to an iron pin at the joint rear corner of Lots Nos.
27, 28, 62 and 63; thence with the line of Lot 28, S. 43-12 W. 50 feet to an
iron pinat the joint rear corner of Lots Nos. 28, 29, 61 and 62; thence with
the line of Lot 61 S. 46-48 E. 100 feet to an ironpin on the western side of
Dixie Avenue, at the joint front corner of Lots Nos. 61 and 62; thence with
the western side of Dixie Avenue N. 43-12 E. 51 feet to thepoint of beginning.

This is the same property conveyed to the mortgagors herein by deed of
Bertie L. Cox, dated November 22, 1977 and recorded in the RMC Office for
Greenville County, S. C. in Deed Book 1068, at Page 8, on
November 23, 1977.

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Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way incident or appertaining, and
of all 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 such 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 whomsoever lawfully claiming the same or any part thereof.

The Mortgagor further covenants and agrees as follows:

- (1) That this mortgage shall secure the Mortgagee for such further sums as may be advanced hereafter, at the option of the Mortgagee, for
the payment of taxes, insurance premiums, public assessments, repairs or other purposes pursuant to the covenants herein. This mortgage shall also
secure the Mortgagee for any further loans, advances, readvances or credits that may be made hereafter to the Mortgagor by the Mortgagee so
long as the total indebtedness thus secured does not exceed the original amount shown on the face hereof. All sums so advanced shall bear interest
at the same rate as the mortgage debt and shall be payable on demand of the Mortgagee unless otherwise provided in writing.
- (2) That it will keep the improvements now existing or hereafter erected on the mortgaged property insured as may be required from time
to time by the Mortgagee against loss by fire and any other hazards specified by Mortgagee, in an amount not less than the mortgage debt, or
in such amounts as may be required by the Mortgagee, and in companies acceptable to it, and that all such policies and renewals thereof shall be
held by the Mortgagee, and have attached thereto loss payable clauses in favor of, and in form acceptable to the Mortgagee, and that it will pay
all premiums therefor when due; and that it does hereby assign to the Mortgagee the proceeds of any policy insuring the mortgaged premises and does
hereby authorize each insurance company concerned to make payment for a loss directly to the Mortgagee, to the extent of the balance owing on
the Mortgage debt, whether due or not.

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