

Saluda Valley Federal Savings & Loan Association
Williamston, South Carolina

STATE OF SOUTH CAROLINA, }
COUNTY OF GREENVILLE } ss: **MORTGAGE OF REAL ESTATE**

TO ALL WHOM THESE PRESENTS MAY CONCERN:
DENNIS E. NICHOLS

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

WHEREAS, the Mortgagor is well and truly indebted unto SALUDA VALLEY FEDERAL SAVINGS AND LOAN ASSOCIATION OF Williamston, 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 Ninety Thousand and 00/100

DOLLARS (\$ 90,000.00), with interest thereon from date at the rate of ten (10.0%)
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.

May, 1998.

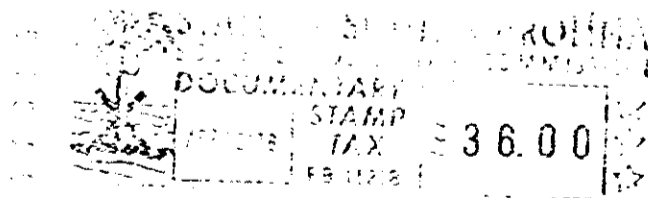
NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof and of any other and further sums for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for his account by the Mortgagee, and also in consideration 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, Austin Township, containing 1.9 acres, more or less, and having the following metes and bounds, to-wit:

BEGINNING at an iron pin on the edge of Parkins Mill Road and running along said road, S 83-05 W 168.4 feet to an iron pin on said road; thence along said road, S 85 W 116.3 feet to an iron pin on Parkins Mill Road; thence N 25-55 E 398.6 feet to a point on an unnamed street; thence along said street, N 56-50 E 80 feet to an iron pin on said street; thence S 55 E 154.3 feet to an iron pin; thence S 16 W 293.7 feet to the point of beginning.

This being the same property conveyed to the mortgagor herein by deed dated and recorded on December 30, 1974 in Deed Book 1012, at page 311 from Peter J. Sasso.

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