Southern Bank & Trust Co. - P.O. Box 1329, Greenville, S.C. 29602

COUNTY OF GREENVILLE CO.S.C.

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WHEREAS,

MORTGAGE OF REAL ESTATE

300: 1447 FASE 336

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Boyce F. Gregory, Jr. and Annette G. Gregory

(hereinafter referred to as Mortgagor) is well and truly indebted unto Southern Bank & Trust Company

with interest thereon from date at the rate of 10/3/4 per centum per annum, to be paid:

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 Mortgagoe at any time for advances made to or for his account by the Mortgagoe, and also in consideration of the Further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagoe 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 Mortgagoe, 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

ALL that lot of land in Greenville County, State of South Carolina, at the southeastern intersection of Holmes Drive and Dellwood Drive in the City of Greenville, being shown as Lot 120 on plat of property of Central Development Corporation recorded in Plat Book Y, at Page 149, in the RMC Office for Greenville County.

THIS conveyance is subject to any and all existing reservations, easements, rights of way, zoning ordinances and restrictions or protective covenants that may appear of record, on the recorded plat or on the premises.

THIS is the same property conveyed to the mortgagors herein by deed of James H. Chapman, Jr. and Janet G. Chapman as recorded in the Greenville County RMC Office in Deed Book 1010 at Page 385, on November 15, 1974.

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THIS IS A SECOND MORTGAGE

Together with all and singular rights, members, herditaments, and appurtegances to the same belonging in any way incident or appertaining, and of all the rents, issues, and profits which may arise or be had thereform, 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 Mortgagor forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

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