STATE OF SOUTH CAROLINA.

COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE BOOK 1400 PAGE 329

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, I, ELIZABETH L. OWENS,

GREENVILLE CC. S. C.

(hereinaster referred to as Mortgagor) is well and truly indebted unto SOUTHERN BANK AND TRUST COMPANY

according to the terms thereof, said Note being incorporated herein by reference.

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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:

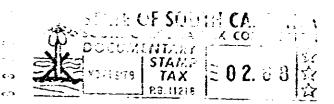
"ALL that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, in Highland Township, School District # 385, and on the southeast side of State Highway # 14, and described as follows:

BEGINNING at a point in the center of Highway # 414 at point of the crossing of the Old Tugaloo Road, and runs thence with said Highway to a point on line of the Tiger Church lot in the center of said Highway; thence with the Church line and the Stroud line to a point in Old Tugaloo Road; thence with the said road as the line to the beginning corner.

THIS is the same property as that conveyed to the Mortgagor herein by deed of Citizens Corporation dated October 27, 1977, and recorded in the R.M.C. Office for Greenville County in Deed Book 1067 at Page 717 on November 1, 1977, and deed of Teresa Diane Bryant and Kathy Elaine Howard same as Kathy E. Johnson, dated October 27, 1977, and recorded in the R.M.C. Office for Greenville County in Deed Book 1067 at Page 718 on November 1, 1977.

MORTGAGEE's ADDRESS: P. O. Box 544

Travelers Rest, South Carolina 29690



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 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 heireinabove described it ree 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.

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