

GREENVILLE CO. S.C.
MORTGAGE OF REAL ESTATE

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STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE
TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, RONNIE R. JAMES AND PATRICIA R. JAMES
(hereinafter referred to as Mortgagor) is well and truly indebted unto SOUTHERN BANK & TRUST CO.

(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
FORTY-SEVEN THOUSAND SIX HUNDRED AND 40/100 Dollars (\$ 47,600.40) due and payable

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

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:

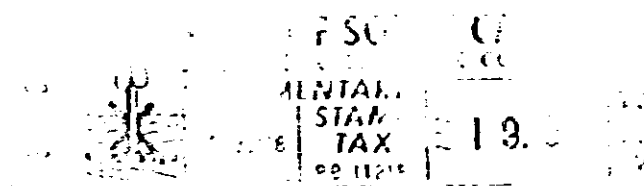
NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof, and of any other and further sums for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for his account by the Mortgagee, and also in consideration 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 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, State of South Carolina, near River Falls, and being shown and designated on a plat of Property of James Rodgers and Lois Rodgers prepared by C.O. Riddle, Reg. L.S. 1347, in February 1974, and containing 6.23 acres, more or less, and being bounded on the north by property of Palmetto Bible Camp, Inc. and on the east of property of the Grantors, E.H. Batson and George W. Hale, and on the south by property of Tankersley and on the west by property of the Grantors. For a more accurate description reference is made to the aforesaid plat which is recorded in Plat Book 5B at Page 115.

THIS being the identical premises conveyed to Mortgagors by deed of James Ray Rodgers and Lois Rodgers recorded in the RMC Office for Greenville County in Deed Book 1000 at Page 849.

MORTGAGEE'S ADDRESS: P.O. Box 544
Travelers Rest, S.C. 29690

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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 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 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.

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