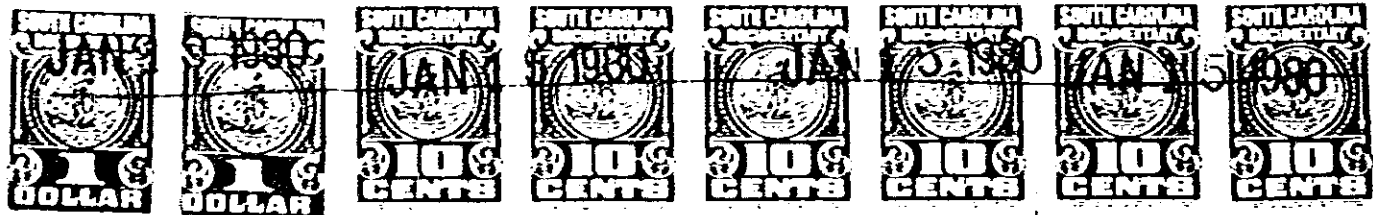


SOUTH CAROLINA,

GREENVILLE COUNTY, S. C.
JAN 9 1980
R.M.C.

In consideration of advances made and which may be made by Blue Ridge
Production Credit Association, Lender, to Wilton R. Kirby Borrower,
(whether one or more), aggregating SIX THOUSAND SEVEN HUNDRED SEVENTY EIGHT DOLLARS & 72/100 Dollars
(\$ 6,778.72), (evidenced by note(s) of even date herewith, hereby expressly made a part hereof) and to secure in
accordance with Section 45-55, Code of Laws of South Carolina, 1962, (1) all existing indebtedness of Borrower to Lender (including but not
limited to the above described advances), evidenced by promissory notes, and all renewals and extensions thereof, (2) all future advances that may
subsequently be made to Borrower by Lender, to be evidenced by promissory notes, and all renewals and extensions thereof, and (3) all other
indebtedness of Borrower to Lender, now due or to become due or hereafter contracted, the maximum principal amount of all existing
indebtedness, future advances, and all other indebtedness outstanding at any one time not to exceed TWENTY FIVE THOUSAND & NO/100
Dollars (\$ 25,000.00), plus interest thereon, attorneys' fees and court costs, with interest as provided in said note(s),
and costs including a reasonable attorney's fee of not less than ten (10%) per centum of the total amount due thereon and charges as provided in
said note(s) and herein. Undersigned has granted, bargained, sold, conveyed and mortgaged, and by these presents does hereby, grant, bargain, sell,
convey and mortgage, in fee simple unto Lender, its successors and assigns:

All that tract of land located in Dunklin Township, Greenville
County, South Carolina, containing 11.9 acres, more or less, known as the Kirby Place, and bounded as follows:
ALL that piece, parcel or tract of land located, lying and being in Dunklin Township, Greenville
County, State of S.C., lying on the eastern side of Dunklin Bridge Road (S.C. Hwy. 456) and
containing 11.9 acres, more or less, according to plat made by F.E. Ragsdale, R.L.S., dated 1-21-74
and having, according to said plat, the following metes and bounds, to-wit:
BEGINNING at an iron pin in the center of Dunklin Bridge Road (S.C. Hwy. 456) the same being the
joint corner of property now or formerly belonging to M.E. Sims, and running thence N. 83-45 E.
524.5 ft. to a corner in Anna Thomason Branch; and running thence with said branch, which is
the line, the following traverses: S. 16-30 E. 19.0 ft.; S. 68-30 E. 27.3 ft.; S. 31-00 E. 67.2
ft.; due South 40.0 ft.; S. 30-30 E. 86.5 ft.; S. 66-00 E. 44.3 ft.; S. 42-15 E. 71.5 ft.; S. 28-45
W. 60 ft.; S. 41-15 E. 35.9 ft.; N. 73-00 E. 82.0 ft.; S. 03-45 W. 60.9 ft.; N. 70-00 E. 67.5 ft.;
N. 85-00 E. 35.5 ft.; N. 42-00 E. 29.3 ft.; S. 76-30 E. 70.6 ft.; S. 43-30 E. 124.4 ft.; N. 35-30
E. 53.0 ft.; S. 48-30 E. 37.0 ft.; S. 20-00 E. 60.0 ft.; N. 89-30 E. 54.0 ft.; to a corner in said
branch; thence leaving said branch and running N. 52-00 W. 798.0 ft. to a point in the center
line of Dunklin Bridge Rd. (S.C. Hwy. 456); and running thence along said road N. 31-38 W. 1,078.6
ft; to a point, the beginning corner.
The above described property is bounded on the north by property now or formerly owned by M.E.
Sims, on the east by property now or formerly of Rufus Armstrong and Anna E. Thomason, on the
South by property now or formerly of the West Virginia Pulp and Paper Co., and on the East by
Dunklin Bridge Rd. (S.C. Hwy. 456), and is a portion of the same property conveyed to John P.
Kirby and Clarice S. Kirby by deed of M.E. Sims, dated February 5, 1951, and recorded in the
RMC Office for Greenville County, S.C. in Deed Book 428 at Page 419.
This is the same property acquired by the grantor(s) herein by deed of John P. Kirby dated
5-27-74 and recorded in the office of the RMC in Deed Book 999, page 727, in Greenville County,
Greenville, S.C.



TOGETHER with incident or appertaining.

TO HAVE AND TO HOLD all and singular the said lands, tenements and appurtenances thereto belonging or in any wise a part thereof unto the said Lender, its successors and assigns, together with all the rights, privileges, powers and/or Undersigned to Lender, his instrument, shall, at the option of Undersigned to Lender. In case of default, at the option of Lender, all indebtedness due from Borrower and/or Undersigned to Lender, shall, at the option of Undersigned to Lender, be declared immediately due and payable.

UNDERSIGNED hereby binds himself, his heirs, executors, administrators and assigns to warrant and forever defend all and singular the said premises unto Lender, its successors and assigns, from and against Undersigned, his heirs, executors, administrators and assigns and all other persons whomsoever lawfully claiming or to claim the same or any part thereof.

PROVIDED ALWAYS, NEVERTHELESS, that if Borrower shall pay unto Lender, its successors or assigns, the aforesaid indebtedness and all interest and other sums secured by this or any other instrument executed by Borrower as security to the aforesaid indebtedness and shall perform all of the terms, covenants, conditions, agreements, representations and obligations contained in all mortgages executed by Borrower to Lender according to the true intent of said Mortgages, all of the terms, covenants, conditions, agreements, representations and obligations of which are made a part hereof to the same extent as if set forth in extenso herein, then this instrument shall cease, determine and be null and void; otherwise it shall remain in full force and effect.

It is understood and agreed that all advances heretofore, now and hereafter made by Lender to Borrower, and all indebtedness now and hereafter owed by Borrower to Lender, and any other present or future indebtedness or liability of Borrower to Lender, whether as principal debtor, surety, guarantor, endorser or otherwise, will be secured by this instrument until it is satisfied of record. It is further understood and agreed that Lender, at the written request of Borrower, will satisfy this mortgage whenever: (1) Borrower owes no indebtedness to Lender, (2) Borrower has no liability to Lender, and (3) Lender has not agreed to make any further advance or advances to Borrower.

In the event Lender becomes a party to any legal proceeding (excluding an action to foreclose this mortgage or to collect the debt hereby secured), involving this mortgage or the premises described herein (including but not limited to the title to the lands described herein), Lender may also recover of Undersigned and/or Borrower all costs and expenses reasonably incurred by Lender, including a reasonable attorney's fee, which costs, expenses and attorney's fee when paid by Lender shall become a part of the debt secured hereby and shall be immediately payable upon demand, and shall draw interest from the date of advance by Lender until paid at the highest rate provided in any note or other instrument secured hereby.

This agreement shall inure to the benefit of Lender, its successors and assigns, and any successor, or assign of Lender may make advances hereunder, and all such advances and all other indebtedness of Borrower to such successor or assign shall be secured hereby. The word "Lender" shall be construed to include the Lender herein, its successors and assigns.

EXECUTED, SEALED, AND DELIVERED, this the 9th day of January, 19 80

Signed, Sealed and Delivered in the Presence of
Robert W. [Signature] (L.S.)
Wilton R. Kirby (L.S.)
R. Louise [Signature] (L.S.)

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