MORTGAGE OF REAL ESTATE-Prepared by RILEY AND RILEY, Attorneys at Law, Creenville, S. C.

STATE OF SOUTH CAROLINA OF A COUNTY OF GREENVILLE

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

J. B. Drake WHEREAS,

(hereinafter referred to as Mortgagor) is well and truly indebted unto

The Palmetto Bank

(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 --

Twenty-eight Thousand and No/100----- Dollars (\$ 28,000.00) due and payable

according to terms of note dated July 16, 1980

with interest thereon from

date

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for each farther 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, on Keowee Avenue known as 123 Keowee Avenue being part of Lot 24S CHEROKEE PARK as shown on plat recorded in the RMC Office for Greenville County, South Carolina in Plat Book A at page 130.

For a metes and bounds description of said property, reference is made to Deed Book 658 at page 101 in the RMC Office for Greenville County, S.C.

This being the same property conveyed to the Mortgagor herein by deed of Hugh Z. Graham, Jr., as Trustee, dated July 16, 1980 and recorded in the RMC Office in DEED Volume 1/29 at page 31/29

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 aitached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all 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.