STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

PU 18 TO ALL WHOM THESE PRESENTS MAY CONCERN: 3131 1577 FAGE 150

WHEREAS.

Sandra M. Bishop

thereinafter referred to as Mortgagor) is well and truly indebted unto Timothy A. Brett

(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 Three Thousand and no/100-----

Dollars (\$ 3.000.00-) due and payable at 14% interest. No payment until one year from date of note; \$2,500.00 due at that time. Balance owed at that time of \$920.00 (\$500.00 principal and \$420.00 interest) due and payable in twelve (12) equal monthly installments of \$87.40 with first payment due at date of payment of \$2,500.00 (one year from the date of this note) per centum per annum, to be paid: as stated above.

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, being shown and designated as Lot no. 2 on plat of Montclaire, Section 1, recorded in the RMC Office of Greenville County in Plat Book WWW at page 31, and also shown on a more recent plat of Property of William T. Bishop and Sandra Bishop, dated July 23, 1982, prepared by Freeland & Associates, RLS, recorded in Plat Book 9-E at page 12, and having, according to the more recent plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Bethel Road, joint front corner of lots 3 and 2 and running thence S. 27-38 W., 150.00 feet to an iron pin; thence turning and running across the rear line of lot 2, N. 62-22 W., 80.0 feet to an iron pin; thence turning and running along the common line of lots 2 and 1, N. 27-38 E., 150.0 feet to an iron pin on the southern side of Bethel Road; thence with said Bethel Road, S. 62-22 E., 80.0 feet to an iron pin, being the point of beginning.

This is the same property conveyed to the Mortgagor by deed of Lanny T. Kinsler and Dianne C. Kinsler, to be recorded of even date herewith.

It is understood and agreed that this mortgage is second and junior in lien to that certain mortgage held by First Federal Savings and Loan Association, in the amount of \$45,150.00, dated July 30, 1982 and recorded in the RMC Office of Greenville County in mortgage book /5//at page // on August 5, 1982.

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 ruch 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 ir 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 Mortgagoe forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.