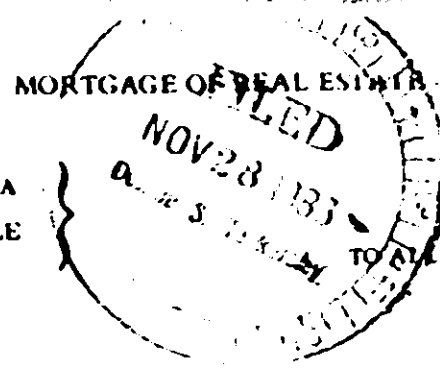


STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE



VOL 1637 PAGE 292

MORTGAGE OF REAL ESTATE
TO ALL WHOM THESE PRESENTS MAY CONCERN

WHEREAS, Ruby A. Cowart

(hereinafter referred to as Mortgagor) is well and truly indebted unto Anna G. Lockee

(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 Fifteen Thousand and no/100-----

Dollars (\$ 15,000.00) due and payable

in one hundred eighty (180) consecutive monthly payments of One Hundred Forty-three and 35/100 (\$143.35) Dollars each commencing December 1, 1982, and due on or before the first day of each month thereafter until paid in full

with interest thereon from 12/1/82 at the rate of 8.0% per centum per annum, to be paid monthly

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.

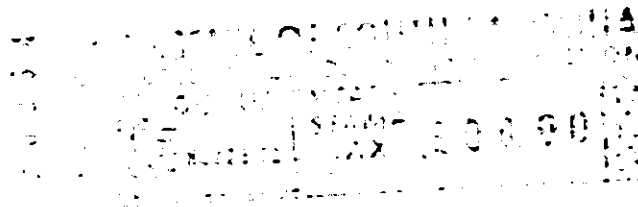
NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof, and of any other and further sums for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for his account by the Mortgagee, and also in consideration 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, Greenville Township, near the City of Greenville, being known and designated as Lot No. 16 of the property of J. R. West as shown on a plat thereof recorded in the RMC Office for Greenville County in Plat Book C at Page 190 and having, according to a more recent plat dated November 18, 1982, recorded in said RMC Office in Plat Book 9-I at Page 91, such metes and bounds as are more fully shown thereon.

This being the same property conveyed to mortgagor herein by mortgagee herein dated November 15, 1983, recorded on November 28, 1983, in Deed Book 1201 at Page 295.

This mortgage shall take the place of that certain Bond for Title to Real Estate dated November 30, 1982, (with companion note) recorded in the RMC Office for Greenville County in Deed Book 1178 at Page 738 on December 10, 1982.

GC10 -----3 NOV 28 83 046



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.

1637 292

1637 292