

STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE }

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

WHEREAS, I, Thomas J. Etowski

(hereinafter referred to as Mortgagor) is well and truly indebted unto SANDRA G. SMITH, 205 Watkins Road
Greenville SC 29611

(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

TWELVE THOUSAND ----- Dollars (\$ 12,000.00) due and payable
\$1,291.02 on February 10, 1985; \$1,291.02 on August 10, 1985 and a like amount on the 10th
day of each February and August thereafter up to and including August 10, 1988 and the
entire remaining balance of principal and interest on February 10, 1989; said installments
to be applied first in payment of interest and then to principal
with interest thereon from date at the rate of 12% per centum per annum, to be paid: semi-annually

The Mortgagor has the right to repay the entire amount on this mortgage at any time without penalty.

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:

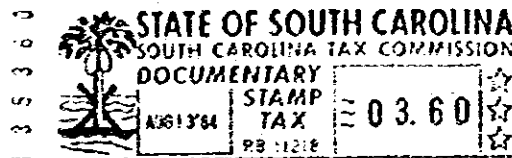
NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof, and of any other and further sums for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for his account by the Mortgagee, and also in consideration 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, the Mortgagee's heirs, 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 the southwest side of Watkins Road, containing 1 acre, as shown on plat by Dalton & Neves Co., Inc. dated August 1984, and having the following metes and bounds, courses and distances, to-wit:

Beginning at a nail and cap in the center line of Watkins Road, corner of property now or formerly of William & Rosa Shaver, and running thence with the center line of Watkins Road S. 31-49 E. 211.76 to nail & cap; thence turning and running thence S. 68-05 W. 193.54 feet to an iron pin at Duke Power Company right of way; thence with said right of way N. 33-54 W. 237.5 feet to an iron pin corner of property n/f William & Rosa Shaver; thence N. 74-38 E. 207.80 feet to nail & cap in Watkins Road, the point of beginning.

This is the same property conveyed to mortgagor by mortgagee by deed dated August 10, 1984 to be recorded herewith.

This mortgage is junior in lien to a mortgage given to American Federal of even date herewith.



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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 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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