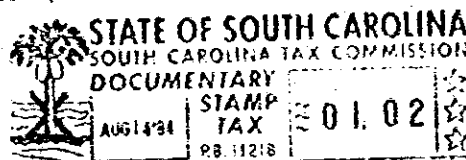


The State of South Carolina

GREENVILLE COUNTY OF AMERSON

To All Whom These Presents May Concern:

I, R. Kent Chapman



SEND GREETING

Whereas, I the said R. Kent Chapman

in and by my certain promissory

note in writing, of even date with

these presents, am well and truly indebted to Southern Bank and Trust Company of Williamston, South Carolina

in the full and just sum of Three Thousand Three Hundred Twenty-One and 12/100

(\$3,321.12) Dollars to be paid in Thirty-Six (36) equal installments in the sum of One Hundred Eighteen and 74/100 (\$118.74) Dollars each, beginning September 15, 1984, and a like installment being due and payable on the 15th day of each and every calendar month thereafter until paid in full.

with interest thereon from date

at the rate of 17.00 per annum to be computed and paid monthly

until paid in full; all interest not paid when due to bear interest at the same rate as principal; and if any portion of principal or interest be at any time past due and unpaid, then the whole amount evidenced by said note to become immediately due, at the option of the holder hereof, who may sue thereon and foreclose this mortgage; said note further providing

for an attorney's fee of a reasonable amount besides all costs and expense of collection, to be added to the amount due on the said note and to be collectible as a part thereof; if the same be placed in the hands of an attorney for collection, or if said debt, or any part thereof, be collected by an attorney, or by legal proceedings of any kind (all of which is secured under this mortgage); as in and by the said note, reference being thereunto had, will more fully appear.

NOW KNOW ALL MEN, That I, the said R. Kent Chapman

in consideration of the said debt and sum of money

aforsaid, and for the better securing the payment thereof to the said Southern Bank and

Trust Co., of Williamston, S.C. according to the terms of said note, and also in

consideration of the further sum of Three Dollars. to me the said R. Kent

Chapman in hand well and truly paid by the said Southern Bank and

Trust Company of Williamston, South Carolina at and before the signing of these Presents, the receipt whereof is hereby acknowledged, have granted, bargained, sold and released and by these Presents do grant, bargain, sell and release unto the said Southern Bank and Trust Company of Williamston, South Carolina, its Successors and Assigns forever:

All that piece, parcel or lot of land situate, lying and being in Oaklawn Tonship, Greenville County, South Carolina, on the north-western side of Williams Road and containing 3.61 acres, more or less, as shown on a plat of "Ollie W. Rice Estate" dated September, 1975, and recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 5-0 at Page , and having according to said plat, the following metes and bounds.

BEGINNING at an iron pin in the center of Williams Road at the Southwestern corner of the property herein conveyed and running thence along other property of Ollie W. Rice Estate N. 43-08 W. 764.5 feet to an iron pin; thence along a line of property of Charles Marion Chapman N. 54-47 E. 211.4 feet to an iron pin; thence along a line

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