

TO ALL WHOM THESE PRESENTS MAY CONCERN.

WHEREAS, Tommy W. Gregory and Dorothy B. Gregory

(hereinafter referred to as Mortgagor) is well and truly indebted unto James A. Gardner and Joyce L. Gardner
105 Pebble Creek Way, Taylors, South Carolina 29687

(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

Fifty Eight Thousand Five Hundred and No/100ths--- Dollars (\$ 58,500.00) due and payable
per terms of said note

with interest thereon from September 1, 1984 at the rate of twelve (12%) per centum per annum, to be paid: per terms of
said note.

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

All that certain piece, parcel or lot of land located in the
County of Greenville, State of South Carolina, lying and being on
the eastern side of Rose Garden Street being known and designated
as Lots No. 39, 40 and 41 on a plat of Buena Vista Subdivision,
Section D, said plat being recorded in the RMC Office for
Greenville County in Plat Book W at Page 29 and having, according
to said plat, the following metes and bounds, to-wit:

Beginning at an iron pin at the joint front corner of Lots No. 38
and 39 and running thence with the line of Lot No. 38, N 80-17 E
150 feet to an iron pin at the joint rear corner of of Lots No.
20, 21, 38 and 39; thence with Lots No. 21, 22 and 23, S 9-43 E
105 feet to an iron pin at the joint rear corner of Lots No. 41
and 42; thence with the line of Lot No. 42, S 80-17 W 150 feet
to an iron pin on the eastern side of Rose Garden Street; thence
with the eastern side of said Street, N 9-43 W 105 feet to the
point of beginning.

This conveyance is made subject to any and all existing
reservations, easements, rights-of-way, zoning ordinances and
restrictions or protective covenants that may appear of record,
or on the recorded plat(s) or on the premises.

This being the same property conveyed unto the Mortgagor by deed
of James A. Gardner and Joyce L. Gardner executed and recorded of
even date herewith.

If all or any part of the real estate and improvements thereon
described herein or interest therein is sold or transferred by
Mortgagors without Mortgagee's prior written consent, excluding a
transfer by devise, descent or by operation of law upon the death
of a joint tenant Mortgagee may at Mortgagee's option declare all
the sums secured by this Mortgage to be immediately due and
payable. An "Interest" in real estate referred to in the
preceding sentence shall include but not be limited to the
creation of any leasehold interest for any period of time
whatsoever.

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 Mortgagee 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 Mortgagee 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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