WIST HOST MORTGAGE ON BELL ESTATE CLUE TO A SAIL WHOM THESE PRESENTS MAY CONCERN:

James C. Watkins & Janie B. Watkins -- (hereinafter referred to as Mortgagor) SEND(S) GREETING:

WHEREAS, the Mortgagor is well and truly indebted unto GREER FEDERAL SAVINGS AND LOAN ASSOCIATION, GREER, S. C., (hereinafter referred to as Mortgagor) 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 Seventeen Thousand Five Hundred and No/100 ------), with interest thereon from date at the rate of Six and Three-fourths ----- per centum per annum, said principal and interest to be repaid as therein stated, and

WHEREAS, the Mangagor may hereafter become indebted to the said Montgagee for such further sums as may be advanced to or for the Mangagor's account for times, insurance premiums, public assessments, repairs, or for any other purpose;

NOW, KNOW ALL MEN. That the Morapagoe, in consideration of the aforesaid debe, and in order to secure the payment thereof and of any other and further sums for which the Morapagoe may be indebted to the Morapagoe at any time for advances made to or for his account by the Morapagoe, and also in consideration of the further sum of Three Dollars (\$3.00) to the Morapagor in hand well and truly paid by the Morapagoe at and before the scaling and delivery of these presents, the receipt whereof is hearby acknowledged, has granted, burgained, sold and refersed, and by these presents does grant, burgaine, sell and referse tumo the Morapagoe, its successors and assigns:

"All that certain piece, pacel or lot of land, with all improvements thereon, or heresfor constructed thereon, sinuse, lying and being in the Sase of South Cassina, Councy of Greenville, on the western side of Heathwood Circle and known and designated as Lot No. 74 of a subdivision known as Heathwood, plat of which is recorded in the R.M.C. Office for Greenville County in Plat Book KK at Fage 35 and according to said plat has the following metes and bounds, to-wit:

BEGINNING at an iron pin on the western side of Heathwood Circle at the joint front correct of Lots Nos. 74 and 75 and running thence with the joint line of said lots S. 37-12 W., 201.7 feet to an iron pin; running thence N. 45-20 W., 20 feet to an iron pin; running thence N. 22-53 W., 112 feet to an iron pin at the joint rear corner of Lots Nos. 73 & 74 and running thence with the joint line of said lats N. 64-24 E., 201 feet to an iron pin on the western side of Heathwood Circle; running thence with the western side of said circle S. 30-53 E., 100 feet to an iron pin, point of beginning.

WITNESSES:

Mich 411.11/alker