

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

BOOK 78 PAGE 697
VOL 1478 PAGE 110

TO ALL WHOM THESE PRESENTS MAY CONCERN:

THIS MORTGAGE SECURES FUTURE ADVANCES - MAXIMUM OUTSTANDING \$100,000.

AUG 23 1 36 PM '79
DONN

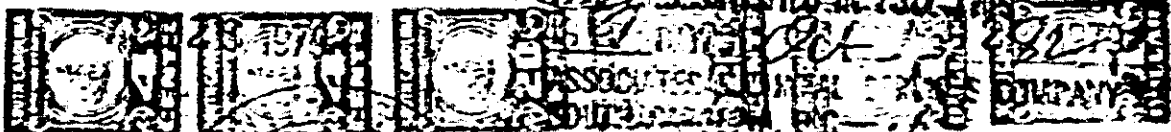
WHEREAS Charles G. James and Elizabeth W. James

(hereinafter referred to as Mortgagor) is well and truly indebted unto MOC Financial Services, Inc. P. O. Box 2852
T. Greenville, S. C. 29602

its successors and assigns forever (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 principal sum of Six thousand,
one hundred fifty & 95/100-- Dollars (\$ 6,150.95) plus interest of

Three thousand, nine hundred seventy-five & 13/100-- (\$ 3,975.13) due and payable in monthly installments of
\$ 149.64 the first installment becoming due and payable on the 10th day of October, 19 79 and a like

This is the same property conveyed from James P. Barber by deed recorded 04/21/76 in Vol. 1035,
page 56.



Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way, manner or appurtenance, and to all the
rents, issues, and profits which may or lawfully hereafter be received thereon, and including all and singular rights, members, hereditaments, and appurtenances, and to all the
rents, issues, and profits thereof in any manner, it being the intention of the parties hereto that all such lands and appurtenances, and the rents, issues, and profits thereof, be
considered a part of the real estate.

WITNESS:

TO HAVE AND TO HOLD, with singular the said premises unto the Mortgagee, its heirs, successors and assigns, forever.

The Mortgagee covenants that it is lawfully possessed of the premises hereinafter 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 herein specifically stated otherwise as follows:

Travelers Rest Federal Savings & Loan in the amount of \$31,000.00 recorded 04/21/76 in Vol. 1368, page 482.

OCT 13 1982

The Mortgagee further covenants to warrant and forever defend all and singular the said premises unto the Mortgagee forever, from and against the Mortgagee
and all persons whomsoever lawfully claiming the same or any part thereof.

The Mortgagee further covenants and agrees as follows:

(1) That this mortgage shall secure the Mortgagee for such further sums as may be advanced hereafter, at the option of the Mortgagee, for the payment of
taxes, insurance premiums, public assessments, repairs or other purposes pursuant to the covenants herein. This mortgage shall also secure the Mortgagee for any
further loans, advances, reimbursements or credits that may be made hereafter to the Mortgagee by the Mortgagee so long as the total indebtedness thus secured does not
exceed the original amount shown on the face hereof. All sums so advanced shall bear interest at the same rate as the mortgage debt and shall be payable on demand
of the Mortgagee unless otherwise provided in writing.

(2) That it will keep the improvements now existing or hereafter erected on the mortgaged property insured as may be required from time to time by the
Mortgagee against loss by fire and any other hazards specified by Mortgagee, in an amount not less than the mortgage debt, or in such amounts as may be required
by the Mortgagee, and its consequences acceptable to it, and that all such policies and renewals thereof shall be held by the Mortgagee, and have attached thereto loss
payable clauses in favor of, and in form acceptable to the Mortgagee, and that it will pay all premiums thereon when due, and that it does hereby assign to the
Mortgagee the proceeds of any policy insuring the mortgaged premises and does hereby authorize each insurance company concerned to make payment of the loss
directly to the Mortgagee, to the extent of the balance owing on the Mortgagee debt, whether due or not.

(3) That it will keep all improvements now existing or hereafter erected in good repair, and, in the case of a construction loan, that it will continue
construction until completion without interruption, and should it fail to do so, the Mortgagee may, at its option, enter upon said premises, make whatever repairs
are necessary, including the completion of any construction work underway, and charge the expenses for such repairs or the completion of such construction to the
mortgage debt.

(4) That it will pay, when due, all taxes, public assessments, and other governmental or municipal charges, fines or other impositions against the mortgaged
premises. That it will comply with all governmental and municipal laws and regulations affecting the mortgaged premises.

(5) That it hereby assigns all rents, issues and profits of the mortgaged premises from and after any default hereunder, and agrees that, should legal proceedings
be instituted pursuant to this instrument, any judge having jurisdiction may, at Chambers or otherwise, appoint a receiver of the mortgaged premises, with full
authority to take possession of the mortgaged premises and collect the rents, issues and profits, including a reasonable rental to be fixed by the Court in the event
said premises are occupied by the mortgagor and after deducting all charges and expenses attending such proceeding and the execution of its trust as receiver, shall
apply the residue of the rents, the issues and profits toward the payment of the debt secured hereby.