WHEREAS, I, Geraldine C. Means,

(hereinafter referred to as Mortgagor) is well and truly indebted unto First-Citizens Bank and Trust Company of South Carolina

in sixty (60) monthly installments of One Hundred Forty-Five and 89/100 (\$145.89) Dollars each, commencing September 11, 1981, and continuing thereafter on the same day of each and every month thereafter until paid in full, with interest thereon from date at the rate of 19% per centum per annum, to be paid: monthly.

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:

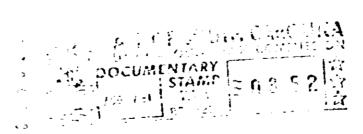
NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof, and of any other and further sums for which the Mortgagor may be indebted to the Mortgagoe at any time for advances made to or for his account by the Mortgagoe, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly peld by the Mortgagoe 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 Mortgagoe, its successors and essigns:

"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, near the City of Greenville, and designated and known as Lot No. 4, Juanita Court, as shown by plat recorded in the RMC Office for Greenville County in Plat Book BB, at Page 153, and being more particularly described as follows, to-wit:

BEGINNING at an iron pin on the southeast side of Juanita Court, joint front corner of Lots Nos. 4 and 5 and running thence, S. 28-30 E. 120 feet to an iron pin, joint rear corner of Lots Nos. 4 and 5; thence, S. 61-30 W. 100 feet to an iron pin, joint rear corner of Lots Nos. 3 and 4; thence, N. 28-30 W. 120 feet to an iron pin, southeast side of Juanita Court; thence along the southeast side of Juanita Court, N. 61-30 E. 100 feet to an iron pin, the point of beginning.

This is the same property conveyed to Thomas A. Means and Geraldine C. Means by deed of Lonnie J. Davis, Jr., dated May 2, 1979, and recorded in the RMC Office for Greenville County, S.C., in Deed Book 1101, at Page 660; and subsequent thereto, Thomas A. Means, on February , 1981, conveyed his one-half (1/2), undivided interest in said property to Geraldine C. Means, by deed recorded in the RMC Office for Greenville County, South Carolina, in Deed Book 1142, at Page 768.

That the lien of this mortgage is junior and inferior in rank to that mortgage given to Commercial Credit dated April 19, 1979, in the original amount of \$12,000.00 as recorded in the RMC Office for Greenville County, South Carolina, in Deed Book 1464, at Page 80.



Together with all and singular rights, members, herditaments, and appurtenances to the same belonging in any way incident or appertaining, and of all the rents, issues, and profits which may arise or be had thereform, 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 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 Mortgagoe forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

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