MORTGAGE - INDIVIDUAL FORM -

STATE OF SOUXH CAROLINA

COUNTY OF

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS,

Hervey P. Cross and Betty S. Cross

(hereinafter referred to as Mortgagor) is well and truly indebted unto

North Carolina National Bank

(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

Six Thousand Two Hundred and No/100----- Dollars (\$ 6,200.00 ) due and payable

with interest thereon from date at the rate of 17.50 per centum per annum, to be paid:

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 scaling 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:

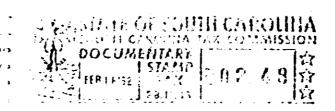
All that certain piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina in Glassey Mountain Township, off of Dug Hill Road, and being known and designated as a 1.69 acre tract of land known as Lot 25-B as shown on plat entitled Property of Betty S. Cross and Hervey F. Cross made by James C. Gregory Surveyor dated March 26, 1979 and recorded in the RMC Office for Greenville County, South Carolina in Plat Book 7E Page 76 and having according to said plat the following metes and bounds to-wit:

BEGINNING at an iron pin at the corner of property of Lanier Realty Company, and runs N. 88-09 W. 340.54 feet to an iron pin; thence N. 1-34 E. 258.54 feet to an iron pin; thence S. 85-30 E. 104.22 feet to an iron pin; thence S. 89-55 E. 130.75 feet to an iron pin; thence S. 20-42 E. 279.1 feet to the beginning corner.

Also all of the mortgagors right of ingress and egress over that strip of land approximately 26.5 feet in width as shown on the above plat, and said right of ingress and egress is to be a convenant running with the land.

This being the same property conveyed to the mortgagor by deed of Helen C. Cobb recorded in the RMC Office for Greenville County, S. C. on May 11, 1979 in Deed Book 1102 at Page 343.

This loan cannot be assumed without the consent of the mortgagee.



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 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 Mortgagor covenants that it is lawfully seized of the premises bereinabove 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 magainst the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

The Mortgagor further covenants and agrees as follows:

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(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, readvances or credits that may be made hereafter to the Mortgager 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.

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