MORTGAGE - INDIVIDUAL FORM - MITCHELL & ARIAIL, GREENVILLE, S.C.

STATE OF SOUTH CAROLINA

COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

II TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS. CHARLES F. KELLEY

(hereinafter referred to as Mortgagor) is well and truly indebted unto BANK OF TRAVELERS REST

(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 TWENTY THOUSAND ONE HUNDRED FIFTY-EIGHT AND 38/100----as provided in the terms of the promissory note of even date herewith, said

terms are incorporated herein by reference.

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 Mortgager 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 in the City of Greenville,

County of Greenville, State of South Carolina, situate, lying and being at the southeast corner of Augusta Street and Bradshaw Street (formerly University Ridge and Elkins Street), and having the following metes and bounds, to wit:

BEGINNING at an iron pin at the southeast corner of Augusta Street and Bradshaw Street, and running thence with the south side of Bradshaw Street in an easterly direction 101 feet, more or less, to an iron pin at the corner of lot now or formerly of J. S. Machen; thence with his line, South 99.5 feet, more or less, to an iron pin at lot now or formerly of W. E. Rush and L. A. James; thence with said line, west 100 feet, more or less, to an iron pin on the east side of Augusta Street: thence with the east side of Augusta Street, north 114 feet, more or less, to the beginning corner.

The above property is the same property conveyed to the mortgagor by deed of Winifred Dillard Kelley, to be recorded herewith.

ALL MY UNDIVIDED ONE-HALF (1/2) INTEREST IN AND TO THE FOLLOWING DESCRIBED PROPERTY:

ALL that tract of land in Greenville Township, Greenville County, State of South Carolina, in Ward 6 of the City of Greenville, on the south side of Bradshaw Street, formerly Elkins Street, having the following metes and bounds:

BEGINNING on Bradshaw Street, formerly Elkins Street, at an iron pin, corner of B. Woods' line and running thence S 80-14 E 60 feet to an iron pin, corner of Harris property; thence S 0-32 E 182.5 feet to an iron pin, corner of Whitmire property; thence N 89-47 W 59 feet to an iron pin, corner of B. Woods' line; thence N 0-32 W 192.8 feet to an iron pin on Bradshaw Street, B formerly Elkins Street, to the beginning.

The above described property is the same property conveyed to Charles F. Kelley and J. Don Kelley by deed of Winifred Dillard Kelley recorded January 31, 1980 in Deed Book 1119, at Page 921.

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 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 Mortgagee forever, from and against 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.