

Mortgagee's Address: 301 College Street, Greenville, SC 29601

STATE OF SOUTH CAROLINA
COUNTY OF Greenville

**MORTGAGE OF REAL ESTATE
TO ALL WHOM THESE PRESENTS MAY CONCERN:**

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WHEREAS, R. Douglas Neal, Jr. and Elizabeth P. Neal

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

Fifty Thousand and no/100

Dollars (\$ 50,000.00) due and payable

On demand

with interest thereon from disbursement at the rate of one (1%) Prime plus
interest only quarterly 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 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:

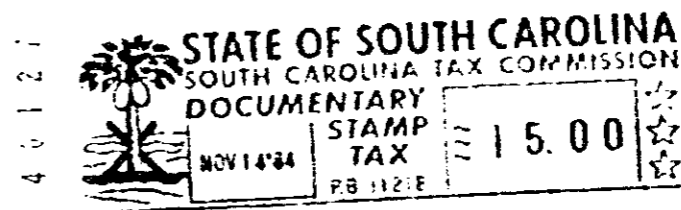
"ALL that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of

All that certain piece, parcel or lot of land, located lying and being in the City and County of Greenville, State of South Carolina, being shown and designated as Lot No. 62 on plat entitled "Collins Creek, Section III", dated July 19, 1982, prepared by C.O. Riddle, RLS, recorded in the Greenville County RMC office in Plat Book 8-P at Page 98, reference to which is hereby craved for a more complete and accurate description by the metes and bounds thereof.

This being the same property conveyed to the mortgagors herein by deed of Colling Creek, Inc., recorded in the RMC Office for Greenville County on April 28, 1983 in Deed Book 1187 at Page 255.

This mortgage is junior in lieu to that certain mortgage from the Mortgagors herein in favor of First Federal Savings and Loan Association of South Carolina dated December 14, 1983, and recorded in the RMC Office for Greenville County on December 15, 1983, in Mortgage Book 1640 at Page 52.

ECTO -----1 NO14 84 029



Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way incident or appertaining, and all of 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 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.

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