

MORTGAGE

THIS MORTGAGE is made this 1st day of August, 1974, between the Mortgagor, Larry J. Willis

(herein "Borrower"), and the Mortgagee, Family Federal Savings and Loan Association, a corporation organized and existing under the laws of the United States of America, whose address is #3 Edwards Bldg., 600 North Main St., Greer, S. C., (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty-Two Thousand and no/100ths (\$22,000.00) dollars, which indebtedness is evidenced by Borrower's note of even date herewith (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on August 1, 2004-

To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"), Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in the County of Greenville, State of South Carolina:

ALL that piece, parcel or lot of land in Chick Springs Township, County of Greenville, State of South Carolina, located on the west side of a new street, being a 25 foot street along the Wade line, and being the eastern part of lot number SIX (6) on plat of G. A. Copeland Estate, Plat No. 2, by H. S. Brockman, surveyor, dated Jan. 20, 1951, amended by H. S. Brockman, surveyor, 4-7-1961 as to above mentioned road and amended by John A. Simmons, surveyor, as to Lot No. 6 on Feb. 15, 1974 and having the following courses and distances, to wit:

BEGINNING in the center of a 25 foot road at the southeast corner of lot No. 6, joint corner with lot No. 7 (iron pin back on line at 22.2 feet from true corner) and running thence along center of said road, N. 26-50 E. 200.3 feet to corner of Lot No. 5; thence, N. 72-30 W. 20.7 feet to iron pin on west side of road, thence on the same course for a total distance of 298.9 feet to new iron pin corner on line of lot No. 5; thence a new line through lot No. 6, S. 22-06 W. 199.3 feet to new iron pin corner on line of lot No. 7; thence as the common line of lots 6 and 7, S. 72-20 E. 282.5 feet to center of said road (iron pin set back 22.2 feet) to the beginning corner.



To HAVE AND TO HOLD unto Lender and Lender's successors and assigns, forever, together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the basehold estate in the event this Mortgage is on a leasehold) are herein referred to as the "Property".

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any easements and restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, and interest on any future advances provided for in the Note, and the principal of and interest on any Future Advances provided for in this Mortgage.

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