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GREENVILLE, S.C.
1954
1938 218
MORTGAGE

THIS MORTGAGE is made this 15th day of May, 1975,
between the Mortgagor, Charles F. Sims, Jr. and Lewis C. Barker, Jr.

(herein "Borrower"),
and the Mortgagee, Security Federal Savings and Loan Association, a corporation
organized and existing under the laws of the United States, whose address
is East Camperdown Way, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty-two Thousand
and 00/100 (\$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 May 10, 2000

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 with buildings and improvements
thereon situate, lying and being in Greenville County, South Carolina,
and being shown as Lot No. 59 on plat of Western Hills, recorded in the
R.M.C. Office for Greenville County in Plat Book QQ at pages 98 and 99
and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southerly side of Provo Drive at the
joint front corner of lots 58 and 59 and running thence with the common
line of said lots S. 15-45 E. 160.0 feet to an iron pin; thence N. 68-24
E. 100.9 feet to an iron pin; thence N. 15-45 W. 150.2 feet to an iron
pin on the southerly side of Provo Drive; thence with said drive S. 74-15
W. 100.0 feet to the point of beginning.

ALSO, ALL that piece, parcel or lot of land with buildings and improvements
thereon situate, lying and being in Greenville County, South Carolina and
being shown as Lot No. 60 on plat of Western Hills, recorded in the R.M.C.
Office for Greenville County in Plat Book QQ at pages 98 and 99 and having,
according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southerly side of Provo Drive at the joint
front corner of lots 59 and 60 and running thence with the common line of
said lots S. 15-45 E. 150.2 feet to an iron pin; thence N. 68-24 E. 100.9
feet to an iron pin; thence N. 16-06 W. 140.0 feet to an iron pin on the
southerly side of Provo Drive; thence with said drive S. 73-54 W. 27.9 feet
and S. 74-15 W. 72.1 feet to the point of beginning.

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, appur-
tenances, 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 Mort-
gage; and all of the foregoing, together with said property (or the leasehold 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, prepayment and late charges as provided in the Note, and the principal of and interest on any Future
Advances secured by this Mortgage.