

APR 6 11 53 AM '77 MORTGAGE

THIS MORTGAGE is made this fifth day of April, 1977, between the Mortgagor, Dr. H. Lee Smyre and Harriette K. Smyre (herein "Borrower"), and the Mortgagee, GREER FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 107 Church Street, Greer, South Carolina 29651 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of --Eighty Thousand and no/100ths (\$80,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated April, 1977 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on

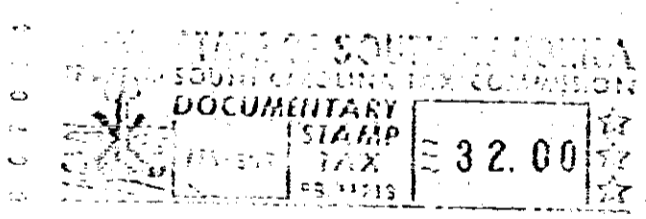
To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 those pieces, parcels or lots of land situate, lying and being in the County of Greenville, State of South Carolina, Chick Springs Township, being near the City of Greer, being known and designated as Lots 94,95, 127 and 128 on a plat of BELMONT HEIGHTS Subdivision by Dalton & Neves, Engineers, recorded in Plat Book QQ at Pages 160 and 161. Reference is hereby made to the above referred plat for a more detailed description of said lots.

DERIVATION: See deed of Jack V. Taylor and Anne G. Taylor to the Mortgagors herein recorded in Deed Book 950 at Page 219 on July 27, 1972 in the Greenville County R.M.C. Office. Also, see deed of Marion E. Lanford to Harriette K. Smyre recorded in Deed Book 973 at Page 39 on April 20, 1973 in the Greenville County R.M.C. Office. Also, see deed of Belmont Heights, Inc. to Harriette K. Smyre recorded in Deed Book 951 at Page 486 on August 11, 1972 in the Greenville County R.M.C. Office.

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which has the address of Greer South Carolina 23651 (Street) (City) (State and Zip Code) (herein "Property Address");

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 leasehold estate if this Mortgage is on a leasehold) are herein referred to as the "Property."

Borrower covenants that Borrower is lawfully seised 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 declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

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