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MORTGAGE

DONNIE S. TANKERSLEY R.M.G.

THIS MORTGAGE is made this

19.77, between the Mortgagor, Mary T. Culbertson

(herein "Borrower"), and the Mortgagee, South Carolina

Federal Savings & Loan Association

under the laws of United States of America, whose address is 1500 Hampton Street

Columbia, South Carolina

(herein "Lender").

Whereas, Borrower is indebted to Lender in the principal sum of Sixty-Six Thousand Four Hundred and no/100 (\$66,400.00) -- Dollars, which indebtedness is evidenced by Borrower's note dated. August 1, 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 September 1, 1992

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 situate, lying and being in Chick Springs Township, County of Greenville, State of South Carolina, on the southern side of the Greer - Brushy Creek Road (also known as Hammett Bridge Road), near Pleasant Grove Baptist Church, being shown and designated as Lots 1 and 2 on plat of the B. M. Dillard Estate, prepared by H. S. Brockman, R.L.S., dated April 17, 1941 and being more particularly described, according to said plat, to-wit:

BEGINNING at the corner of property now or formerly belonging to Corrie Green and running thence S. 39-00 E. 601.5 feet to an iron pin near a branch; thence S. 63-20 W. crossing said branch 359.2 feet to an iron pin at the corner of Lot No. 3; thence N. 42-13 W. 471.2 feet to an iron pin in the center of the aforementioned road; thence along the center of said road N. 42-47 E. 380 feet to the point of beginning and containing 4.39 acres, more or less.

ALSO: ALL that piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina, on the southern side of Brushy Creek Road being shown and designated as a part of Tract 1 on plat of Property of John G. Greer Estate, recorded in Plat Book FF at Pages 204 and 205 and being described, according to said plat, more particularly, to-wit:

S. C. 29651 (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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