August 1, 1997

MORTGAGE

9th THIS MORTGAGE is made this day of August

, 1977

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between the Mortgagor, W. H. Alford and Martha Alford

(herein "B-rrower"), 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 Twenty One Thousand Five Hundred and No/100----- Dollars, which indebtedness is evidenced by Borrower's note dated August 9, 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 perfermance 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 Greenville assigns the following described property located in the County of State of South Carolina:

All that certain piece, parcel or lot of land, situate, lying and being in the City of Greenville, County of Greenville, State of South Carolina, on the western side of Broughton Drive in a subdivision known as Croftstone Acres, being known and designated as Lot No. 12, Section C, of a revised portion of Croftstone Acres, as shown on a plat recorded in the RMC Office for Greenville County, South Carolina in Plat Book T, at Page 311, and having according to said plat the following metes and bounds, courses and distances, to-wit:

Beginning at an iron pin on the western side of Broughton Drive at joint front corner of Lots Nos. 11 and 12, Block C (as revised) and running thence along the common line of said Lots, S. 84-42 W. 221.9 feet to an iron pin; thence S. 07-18 E. 70 feet to an iron pin at joint rear corner of Lots Nos. 12 and 13, Section C (as revised); thence along the common line of said last mentioned Lots, N. 87-17 E. 215.3 feet to an iron pin on the western side of Broughton Drive; thence along the western side of Broughton Drive, N. 2-06 W. 80 feet to an iron pin, the beginning corner.

This is the same property conveyed to the Mortgagors herein by deed of J. Wiley Brown, Sr., John Wiley Brown, Jr., Albert Graham Brown and Sarah Elizabeth Brown recorded in the RMC Office for Greenville County, South Carolina simultaneously herewith.

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15 Broughton Drive

Greenville

(Street)

(City)

South Carolina 29609 (herein "Property Address"); (State and Zip Code)

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, casements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.