MORTGAGE

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12th THIS MORTGAGE is made this. Jay of between the Mortgager, Phillip H. McSwain and Annette P. McSwain

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herein 'B trower', and the Mottgagee, GREER FEDERM. SAVINGS AND LOAN ASSOCIATION, a corp ration organized and existing under the laws of SOUTH CABOLINA, whose address is 107 Church Street, Green, South Carolina 29651 [herein "Lender"].

WHEREAS. Borrower is indebted to Lender in the principal sum of - - TWENTY THOUSAND AND NO/100 (\$20,000.00) - - - - - - -- - Dollars, which indebtedness is evidenced by Borrower's note dated April 12, 1978 [herein "Note"], providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on April 1, 1998

To Secure to Lender (a), the repayment of the indebtedness evidenced by the Note, with interest therein, the payment of all other sums, with interest there in 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 there in, made to B mower 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 parcel of lot of land in Chick Springs Township, County of Greenville, State of South Carolina, located in Pleasant Grove Community, 15 miles South of Greer, S. C. on Grand Teton Drive and being shown and designated as all of Lot Number 15, SECTION ONE (1), on plat entitled "TETON FOREST", made by John A. Simmons, registered surveyor, dated September 17, 1965, and recorded in Plat Book LLL, page 129, Greenville County R.M.C. Office, and having the following courses and distances, to-wit:

Beginning on an iron pin on the west side of Grand Teton Drive, joint corner of Lots Number 14 and 15, and runs thence N. 46-19 W. 160 feet to an iron pin; thence N. 43-41 E. 115 feet to an iron pin; thence S. 46-19 E. 160 feet to an iron pin; thence S. 43-41 W. 115 feet to the beginning corner.

Property conveyed subject to restrictions recorded in Deed Book 787, page 312, Greenville County R.M.C. Office and easements of record.

This being the same property conveyed to mortgagors by deed of Thomas D. Snow and Lavonia N. Snow dated April 12, 1978, to be recorded herewith.

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which has the address of

Grand Teton Drive, Pleasant Grove

Greer, (City)

(Street) South Carolina 29651 (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, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

SOUTH CAROLINA-1 to 4 Family--6/75-FNMA/FHLMC UNIFORM INSTRUMENT

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