

GREENVILLE CO. S.C.

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MORTGAGE

THIS MORTGAGE is made this 31st day of July, 19 78, between the Mortgagor, Laura S. Smith, (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings and Loan Association, a corporation organized and existing under the laws of the United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina (herein "Lender").

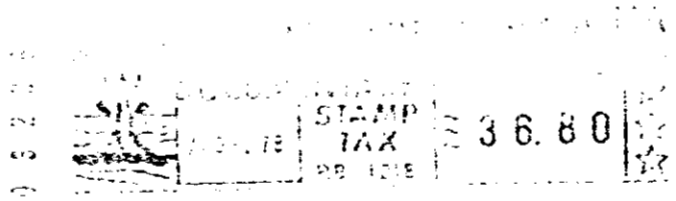
WHEREAS, Borrower is indebted to Lender in the principal sum of Ninety-two Thousand and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated July 31, 1978, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on August 1, 1998.

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 certain piece, parcel or lot of land, with improvements thereon, situate, lying and being near the City of Greenville, in the County of Greenville, State of South Carolina and known and designated as Lot No. 139 of a subdivision known as Part Two, Chanticleer, Section IV which plat was made by Webb Surveying & Mapping Company dated December 3, 1969 and recorded in the R.M.C. Office for Greenville County in Plat Book 4-F at Page 20 and according to said plat has the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Chapman Road at the joint front corner of Lots Nos. 138 and 139 and running thence along the line of Lot No. 138, S. 15-39 W., 207 feet to an iron pin; thence S. 44-27 E., 80 feet to an iron pin; thence N. 58-03 E., 104.5 feet to an iron pin; thence along the line of Lot No. 140, N. 9-02 E., 175 feet to an iron pin on the southern side of Chapman Road; thence along Chapman Road N. 81-58 W., 16.5 feet to an iron pin; thence along Chapman Road N. 75-10 W., 103.5 feet to the beginning corner.

This is the same property conveyed to the Mortgagor herein by deed of John J. McKay, Jr. and Jill R. McKay recorded in the R.M.C. Office for Greenville County in Deed Book 1084 at Page 449 on the 1st day of August, 1978.



which has the address of 188 Chapman Road Greenville, South Carolina 29605 (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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