

MORTGAGE

MORTGAGOR'S ADDRESS:
P. O. Box 10121
Greenville, S. C. 29603

THIS MORTGAGE is made this 18th day of December 1978, between the Mortgagor, William M. Terry and Judith S. Terry (herein "Borrower"), and the Mortgagee, Carolina Federal Savings and Loan Association, a corporation organized and existing under the laws of the State of South Carolina, whose address is 500 E. Washington Street, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Fifty-Five Thousand and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated December 18, 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 January 1, 2009.

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, on the eastern side of Harbor Drive and being known and designated as Lots Nos. 19 and 20 on a plat of LAKE HARBOR, made by Dalton and Neves, Engineers, in May, 1958, recorded in the RMC Office for Greenville County in Plat Book MM at Page 15 and having the following metes and bounds, to-wit:

BEGINNING at an iron pin on the eastern side of Harbor Drive at joint front corner of Lots 18 and 19 and running thence S.63-57 E. 149.8 feet to an iron pin; running thence N.09-47 E. 123.3 feet to an iron pin; running thence N.08-44 W. 119.1 feet to an iron pin; running thence S.87-55 W. 155 feet to an iron pin at the joint front corner of Lots 20 and 21, said pin being on the eastern side of Harbor Drive; thence with the eastern side of Harbor Drive, S.02-05 E. 37.3 feet to an iron pin; thence S.02-02 W. 52.7 feet to an iron pin; thence S.13-12 W. 80 feet to an iron pin, the point of beginning.

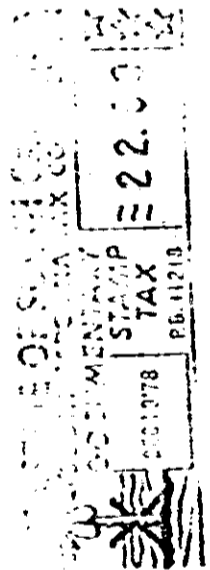
ALSO: ALL those pieces, parcels or lots of land situate, lying and being in the County of Greenville, State of South Carolina, on Harbor Drive and being known and designated as Lots Nos. 21 and 22 on plat of LAKE HARBOR, made by Dalton and Neves, Engineers, in May, 1958, recorded in the RMC Office for Greenville County in Plat Book MM at Page 15 and having such metes and bounds as shown thereon, reference to said plat being made for a more complete description.

THIS is the same property as that conveyed to the Mortgagors herein by deed from R. Lenhardt Lathem recorded in the RMC Office for Greenville County on December 19, 1978.

which has the address of Route 1, Harbor Drive, Greenville, South Carolina (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.



10/1/78
TV (S.C.)

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