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HARRISLEY

MORTGAGE

800-1564 PAGE 176

THIS MORTGAGE is made this 25th day of February 1982, between the Mortgagor, Ernest S. Neves, Jr. (herein "Borrower"), 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").

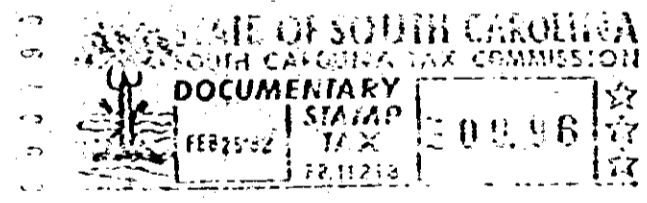
WHEREAS, Borrower is indebted to Lender in the principal sum of TWENTY-FOUR THOUSAND EIGHT HUNDRED AND NO/100 Dollars, which indebtedness is evidenced by Borrower's note dated (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on February 1, 2012.

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 all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, Chick Springs Township, School District No. 285, being shown and designated as Lot No. 88 on a plat of Burgiss Hills, Inc., prepared by the Piedmont Engineering Service, January 21, 1951, and recorded in the R.M.C. Office for Greenville County in Plat Book Y pages 96-97, and having the following courses and distances, to-wit:

BEGINNING at an iron pin on the north side of the Hendersonville Highway (State Highway No. 101), corner of Lots Nos. 88 and 89, and running thence along line of said lots, N. 31-25 E. 196.3 feet to an iron pin; thence S. 60-44 E. 72.4 feet to an iron pin, corner of Lot No. 87; thence along the line of Lot No. 87, S. 29-09 W. 201 feet to an iron pin on the north side of said highway; thence along the highway, N. 57-11 W. 80 feet to the beginning corner.

This is the same property conveyed to mortgagor herein by deed of Burgiss Hills, Inc. recorded in DB 583 page 169 in the R. M. C. Office for Greenville County.



which has the address of 208 O'Neal Road, Greer, 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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