

MORTGAGE

THIS MORTGAGE is made this 15th day of October 1974. between the Mortgagor, AL W. THOMAS, III, and CAROLYN LEWIS THOMAS (therein "Borrower"), and the Mortgagee, THE SECURITY FEDERAL SAVINGS AND LOAN ASSOCIATION, whose address is Greenville, South Carolina (therein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Forty-two Thousand (\$42,000.00) Dollars, which indebtedness is evidenced by Borrower's note of even date herewith (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on Sept. 10, 2004

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 buildings and improvements thereon, situate, lying and being in the City of Greenville, County of Greenville, State of South Carolina, at the Northwestern intersection of Woodland Way and Hemlock Drive in a subdivision known as Boxwood Manor, being known and designated as Lot No. 5 of said subdivision, and being described according to a plat of Boxwood Manor Subdivision, recorded in the RMC Office for Greenville County in Plat Book BB at page 85, and also according to a more recent plat prepared by Piedmont Engineering Service, dated February 17, 1954, and entitled "Property of John W. Arrington, III, Greenville, South Carolina". The within conveyed premises have according to said plats the following metes and bounds:

BEGINNING at an iron pin on the Northern side of Woodland Way at the joint front corner of Lots Nos. 5 and 6 of said subdivision (which iron pin is 100 feet from the intersection of Woodland Way and Hemlock Drive) and running thence along the common line of said lots N. 29-08 W. 250.0 feet to an iron pin; thence N. 60-52 E. 100 feet to an iron pin on the Western side of Hemlock Drive; thence along the Western side of Hemlock Drive S. 29-08 E. 250 feet to an iron pin at the Northwestern corner of the intersection of Hemlock Drive and Woodland Way; thence along the Northern side of Woodland Way S. 60 52 W. 100 feet to an iron pin; the beginning corner.



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 in the event 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 easements and restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, prepayment and late charges as provided in the Note, and the principal of and interest on any Future Advances secured by this Mortgage

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