CREENVILLE CO. S. C.

MAIL

MORTGAGE

THIS MORTGAGE is made this day of August , 19 75 between the Mortgagor, Jack E. Holcombe and Nancy II. holcombe

(herein "Borrower"), and the Mortgagee, Family Federal Savings & Loan Association, a corporation organized and existing under the laws of the United States of America, whose address is #3 Edwards Bldg., 600 N. Main St., Greer, S. C. (herein "Lender").

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: located about five miles northwest of Greer, South Carolina, and being shown on that plat prepared by Carolina Survey Co., dated May 5, 1975, and entitled "Plat of James A. Kirby and Fannie Mae L. Kirby, recorded in R.M.C. Office for said County and State in Plat Pook 5-M at page 30, reference to which is hereby made for a more particular description, and having according to said plat the following metes and bounds, to-wit:

BEGINNING from a point in a property corner and running thence N. 31-10 E. 160 feet and beginning to run on the bank of S. C. Highway 101, and continuing N. 56-00 W. 300 feet to an iron pin; thence N. 42-07 E. 150 feet to an iron pin; thence S. 56-00 E. 300 feet to a point on the bank of S.C. Highway 101 and thence S. 42-07 W. 150 feet along the bank of S.C. Highway 101 to the point of beginning, reference being made to said plat for more complete description.

Subject to all easements, rights of way and restrictions of record.

This being that same property conveyed to mortgagors by deed of James A. Kirby and Fannie Mae L. Kirby dated May 20, 1975, and recorded in R.M.C. Office in Deed Book 1018 at page 679.



To Have and to Holo 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 explained by the Note propagation and late charges as provided in the Note, and the principal of and interest on any Future Advances secured by the Morragon