

MORTGAGE

THIS MORTGAGE is made this fifteenth day of August, 1975, between the Mortgagor, Fred P. Morris and Jacqueline H. Morris, herein "Borrower", and the Mortgagee, Security Federal Savings and Loan Association, a corporation organized and existing under the laws of the State of South Carolina, whose address is 115 E. Camperdown Way, Greenville, S. C., herein "Lender".

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty-Eight Thousand Two Hundred Fifty & 00/100 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 August 10, 2005.

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 piece, parcel or lot of land, situate, lying and being in the County of Greenville, Town of Simpsonville, State of South Carolina, shown and designated as Lot 23 on plat entitled "Forest Park", formerly known as Gresham Park, recorded in the RMC Office for Greenville County in Plat Book BB at Pages 70 and 71 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Wilbon Circle at the joint corner of Lots 22 and 23 and running thence S. 83-10 W. 90 feet to an iron pin; thence S. 6-50 E. 138 feet to an iron pin; thence S. 86-15 E. 90.3 feet to an iron pin; thence N. 6-50 W. 143 feet to the beginning point.

ALSO, ALL those certain pieces, parcels or lot of land, situate, lying and being in the County of Greenville, Town of Simpsonville, State of South Carolina, shown and designated as Lots 21 and 22 on plat entitled "Forest Park", formerly known as Gresham Park, recorded in the RMC Office for Greenville County in Plat Book BB at Pages 70 and 71 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Forest Park Drive and running along Forest Park Drive, N. 53-33 E. 117 feet to an iron pin; thence N. 4-26 E. 26.1 feet to an iron pin; thence along Wilbon Circle, N. 45-02 W. 14.4 feet to an iron pin; thence N. 55 W. 46 feet to an iron pin; thence N. 68-10 W. 56 feet to an iron pin at the joint corner of Lots 21 and 22; thence N. 82-15 W. 52 feet to an iron pin; thence 80 S. 83-10 W. 53.9 feet to an iron pin at the joint corner of Lots 22 and 23; thence N. 6-50 W. 143 feet to an iron pin; thence N. 79-03 E. 67 feet to an iron pin; thence S. 46-22 E. 35.1 feet to the beginning point.

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 seized 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.