MORTGAGE

IHIS MORIGAGE is made this. 30th 6 Hoday of April

19.76, between the Mortgagor. Lynda B. Eckard

(herein "Borrower"), and the Mortgagee. South Carolina
Federal Savings & Loan Association a corporation organized and existing
under the laws of United States of America whose address is 1500 Hampton Street
Columbia, South Carolina (herein "Lender").

Whereas, Borrower is indebted to Lender in the principal sum of .Twenty=four . Thousand, . Semen Hundred and .Ro/100. (\$24,700.00). = Dollars, which indebtedness is evidenced by Borrower's note dated. April 30, 1976. (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on ... May 1, 2001

To Securit 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 in the County of Greenville, State of South Carolina, on the northern side of Stanley Drive, near the City of Greenville, being shown as Unit 78 on plat of Harbor Town, recorded in the R.M.C. Office for Greenville County in Plat Book 5P, at Pages 13 and 14, and having, according to said plat, the following metes and bounds:

BEGINNING at a point in the line of Unit 77 and thence running N 39-10 E 20.8 feet; thence turning and running S 50-50 E 73 feet; thence turning and running S 39-10 W 20.8 feet; thence turning and running N 50-50 W 73 feet to the point of beginning.



South. Caralina. 29604 (herein "Property Address");
[State and Zip Code]

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 for 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, casements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

SOUTH CAROLINA -1 to 4 family 6 75 FRMA, FHLMC UNIFORM INSTRUMENT