THIS MORTGAGE is made this.

18th day of May

1976 between the Mortgagor. John B. Freese and Nancy H. Freese

therein Borrower's and the Mortgagee Carolina Federal

Savings and Loan Association of Greenville a corporation organized and existing

under the laws of the United States of America whose address is 500 E. Washington

Street, Greenville, South Carolina (herein Lender).

WHEREAS Borrower is indebted to Lender in the principal sum of Forty-nine Thousand Nine. Hundred and No/100 (\$49,900.00) -- Dollars, which indebtedness is evidenced by Borrower's note dated. Hay 1976 therein 'Note' is providing for monthly installments of principal and interest, with the halance of the indebtedness, if not sooner paid, due and payable on Hay 1, 2006

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 on the Western side of Bridgewater Drive, near the City of Greenville, County of Greenville, State of South Carolina, being known and designated as Lot No. 187 as shown on a plat of Botany Woods, Section IV, prepared by Piedmont Engineering Service and recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book YY at page 23 and having, according to said plat, the following metes and bounds:

BEGINNING at an iron pin on the Western side of Bridgewater Drive at the joint front corner of Lots 186 and 187 and running thence with the line of Lot 186 S. 78-27 W. 161 feet to an iron pin; thence S. 17-22 E. 166.5 feet to an iron pin at the joint rear corner of Lots 187 and 188; thence with the line of Lot 188 N. 68-50 E. 155.4 feet to an iron pin on the Western side of Bridgewater Drive; thence with the Western side of Bridgewater Drive N. 15-06 W. 140 feet to the point of beginning.



which has the address of 114 Bridgewater Drive Greenville

South Carolina. 29607. (herein "Property Address"):

To Have and to Hotel unto Lender and I ender's successors and assigns, forever, together with all the improvements now or hereafter erected on the property, and all cusements, rights, appurienances, rents, royalties, mineral, ed 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, casements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring I ender's interest in the Property.

MORTGAGE