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DONNIE S. TANKERSLEY

R.M. MORTGAGE

BOOK 1370 PAGE 843

THIS MORTGAGE is made this 16th day of June, 1976, between the Mortgagor, Kenneth A. Williams and Joyce M. Williams (herein "Borrower"), and the Mortgagee, GREER FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 107 Church Street, Greer, South Carolina 29651 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of --NINETEEN THOUSAND AND NO/100 (\$19,000.00)-- Dollars, which indebtedness is evidenced by Borrower's note dated June 16, 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 June 1, 1996;

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: Chick Springs Township, about one mile southward from the City of Greer, near Pleasant Grove Baptist Church, on the northwest side of Pinecrest Drive, and being Lot No. 15 of the H. H. Cox property, according to survey and plat by Terry T. Dill, C. E., dated December 18, 1957, recorded in Plat Book KK, page 149, R.M.C. Office for Greenville County, and having the following courses and distances, to-wit:

BEGINNING at a stake on the margin of Pinecrest Drive, joint corner of Lots Nos. 15 and 16, and running thence with the line of said lots, N. 42-55 W. 160 feet to a stake; thence S. 47-05 W. 100 feet to a stake; thence S. 42-55 E. 160 feet to a stake on the margin of Pinecrest Drive; thence with said Drive, N. 47-05 E. 100 feet to the beginning corner.

This is the same property conveyed to mortgagors herein by deed of H. H. Cox recorded in Deed Book 657, page 382, R.M.C. Office for Greenville County.



which has the address of 105 Pine Crest Drive, Greer, South Carolina 29651 (herein "Property Address"); (Street) (City) (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 (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, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.