Mail to: Family Federal Savings & Loan Assn. Drawer L Greer, S.C. 29651

THIS MORTGAGE is made this. 31st. day of August

19.76, between the Mortgagor, Sandra K. Effler

(herein "Borrower"), and the Mortgagee Family Federal

Savings & Loan Association

under the laws of the United States of America whose address is 73 Edwards Bldg.,

600 N. Main St., Greer, South Carolina (herein "Lender").

BEGINNING at an iron pin on the eastern side of Lanford Street, joint corner of LOTS 11 and 12 as shown on plat of Westmoreland Circle, and running thence S. 72-20 E. 67.4 feet to an iron pin; thence S. 18-10 W. 10.8 feet to an iron pin; thence S. 71-10 E. 82.4 feet to an iron pin; thence N. 18-10 E. 71.2 feet to an iron pin; thence N. 72-20 W. 150 feet to an iron pin on Lanford Street; thence along said Lanford Street, S. 17-53 W. 60 feet to point of beginning.

Subject to restrictive covenants, set-back lines, road or passageways, easements, rights of way of record, on the recorded plats or on the premises.

This is that same property conveyed to Mortgagor by deed of Wayne E. and Judy A. Cantrell to be recorded in RMC Office on the 31 day of August 1976, in Deed Book 1042 at page 129.



which has the address of 100 Lanford Street, Greer,

[Street] [City]

S. C. 29651 (herein "Property Address");

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.

SOUTH CAROLINA-1 to 4 Family - 6:75-FNMA/FHLMC UNIFORM INSTRUMENT

1328 RV-23

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