MORTGAGE

THIS MORTGAGE is made this 28th day of December , 19 76, between the Mortgagor, Ford Oliver and Lois M. Oliver

(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

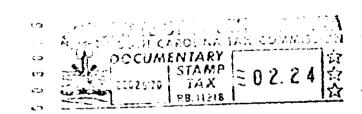
-FIVE THOUSAND SIX HUNDRED AND NO/100 (\$5,600.00)- - Dollars, which indebtedness is
evidenced by Borrower's note dated December 28, 1976, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on

December 1, 1986;

All that piece, parcel or lot of land, together with improvements thereon, situate, lying and being on the southern side of Delano Street (formerly Franklin Street) in the City of Greer, Greenville County, South Carolina, and being more particularly described as Lot No. 19 as shown on a plat entitled "A Subdivision for McCall Manufacturing Co., Greer, S. C.", made by Pickell & Pickell, Engineers, Greenville, S. C., May, 1949, and recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book S, page 76. According to said plat the within described lot is also known as No. 203 Franklin Street (Avenue), and fronts thereon 101 feet.

The above described property is subject to rights of way, easements, conditions, public roads and restrictive covenants reserved on plats and other instruments of public record or actually existing on the ground affecting said property.

This being the same property conveyed to mortgagors by deed of Lollie G. Gibson dated May 12, 1971, and recorded _________, in Deed Book _________, page __________, R.M.C. Office for Greenville County.



which has the address of 203 Delano Avenue,

Greer,

South Carolina 29651

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(Street)

(City)

arolina 29651 (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 (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/FHEMC UNIFORM INSTRUMENT