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MORTGAGE

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THIS MORTGAGE is made this.

31st day of March

77., between the Mortgagors B. Phillips Pressly and Patricia A. Creasman.

(berein "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").

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 lot of land on the eastern side of Selwyn Drive near the City of Greenville, in the County of Greenville, State of South Carolina, being shown and designated as Lot No. 24 on plat of Timberlake, property of Robinson and Gaffney, made by Dalton & Neves in July, 1955, recorded in the R.M.C. Office for Greenville County in Plat Book BB at Page 185 and having according to said plat the following metes and bounds:

BEGINNING at an iron pin on the eastern side of Selwyn Drive and running thence along the line of Lot No. 25, N. 84-16 E. 204.7 feet to an iron pin on the rear line of Lot No. 44; thence along the rear line of Lots No. 44 and 45, S. 2-03 W. 90.85 feet to an iron pin; thence along the line of Lot No. 23, S. 84-16 W. 192.4 feet to an iron pin on the eastern side of Selwyn Drive; thence along the eastern side of said Drive, N. 5-44 W. 90 feet to the point of beginning.

This is the same property conveyed to the Mortgagors by deed of Edward D. Gilmer, Jr. dated March 31, 1977, and recorded in the R.M.C. Office for Greenville County in Deed Book/053, at Page 775.



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