MORTGAGE

THIS MORTGAGE is made this 2nd day of June between the Mortgagor, Ronald F. Barbare and Judith H. Barbare

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(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").

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 perfermance 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

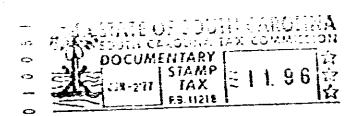
State of South Carolina:

All that piece, parcel or lot of land, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot No. 16, Sundown Circle, PEPPERTREE Subdivision, Section No. 1, as shown on a plat dated February 17, 1972, recorded in the RMC Office for Greenville County in Plat Book 4-N at Page 72, and having, according to said plat, the following metes and bounds, to-wit:

Beginning at a point located on the eastern side of the right-of-way of Sundown Circle, at joint corner of Lots 16 and 17; thence N.75-32 E. 103.0 feet to a point; thence N.08-52 W. 135.4 feet to a point located on the southern side of the right-of-way of the extension of Sundown Circle; thence along the right-of-way of Sundown Circle, S.81-00 W. 85.0 feet to a point; thence S.34-42 W. 34.5 feet to a point; thence S.11-35 E. 115.0 feet to a point; thence S.15-57 E. 5.0 feet to the point of beginning.

This is the same property as that conveyed to the Mortgagors herein by deed from Joseph R. Glass recorded in the RMC Office for Greenville County on June 2, 1977.

The mailing address of the Mortgagee herein is P. O. Drawer 969, Greer, S. C. 29651.



which has the address of

1010 Sundown Circle, Peppertree Subdivision, Taylors,

(City)

South Carolina 29687

(Street) (herein "Proporty 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 crected 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 THLMC UNIFORM INSTRUMENT