MORTGAGE

THIS MORTGAGE is made this 31st day of May.

184 between the Mortgagor, Elton R. Galloway, Jr. and Anne B. Galloway

(herein "Borrower"), and the Mortgagee, The Palmetto

Bank a corporation organized and existing

under the laws of The State of South Carolina, whose address is 470 Haywood Road

Greenville, South Carolina 29607 (herein "Lender").

ALL that piece, parcel or loc of land with all buildings and improvements thereon, situate, lying and being on the northeastern side of Quincy Drive in Greenville County, South Caroline being known and designated as lot no. 23 as shown on a plat entitled QUINCY ACRES, SECTION II made by Freeland & Associates, Inc. dated March 25, 1983, revised December 15, 1983 and May 18, 1983, recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book 9-W at Page 76, reference to said plat is hereby craved for the metes and bounds thereof.

The above property is the same property conveyed to the mortgagors by deed of Lollie G. Gibson to be recorded herewith.

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S... C...2965-1..... (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/FHLMC UNIFORM INSTRUMENT

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