Greer, S.C. 29651

MORTGAGE

THIS MORTGAGE is made this 10th day of March.

1978, between the Mortgagor, Susan Harris Grady.

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

Savings & Loan Association a corporation organized and existing under the laws of the United States of America whose address is 713 Wade Hampton Blvd.

Greer, 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 certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot No. 8 of the Estate of W. P. McGee as appears on a plat of survey by J. N. Southern, D. S., dated May 16, 1902, and recorded in Plat Book A at Page 83, in the RMC Office for Greenville County and being more fully described as follows:

BEGINNING at a point on the western side of Pinckney Street at the corner of Lot No. 10 and running thence with the line of said lot S 39 1/2 W 142 feet to an alley; thence with said alley S 44 1/4 E 72 1/2 feet to the corner of Lot No.6; thence N 39 1/2 E 152 feet to Pinckney Street; thence N 50 1/2 W 72 feet to the point of beginning.

This is the same property conveyed to mortgagor herein by deed of Graus, Inc. of even date herewith.

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.

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