O.E.

Family Federal Savings & Loan Assn.

Drawer L

Greer, S.C. 29651

MORTGAGE MORTGAGE

| C.H.C | |
|---|---|
| THIS MORTGAGE is made this21 | day of February |
| 80 hetween the Mortogoor Linda J. Acker | |
| herein | "Borrower"), and the Mortgagee Family Federal |
| Savings & Loan Association | a corporation organized and existing |
| oder the laws of the United States of America | "Borrower"), and the Mortgagee. Family Federal , a corporation organized and existing , whose address is 713 Wade Hampton Blvd. |
| Greer, South Carolina | (herein "Lender"). |
| | , |

ALL that piece, parcel or lot of land in Bates Township, Greenville County, State of South Carolina, known as a part of the land conveyed to Jessie P. Newby by deed of W.T. Newby, adjoining lands now or formerly of Climer Cook and Jessie P. Newby, and having the following metes and bounds, to-wit:

BEGINNING on an iron pin on the White Horse Road and running thence with said road, S. 51 W. 2.10 chains to an iron pin; thence N. 39 W. 2.35 chains to an iron pin; thence N. 53 E. 2.71 chains to an iron pin on Cook's line; thence S. 22 E. 2.14 chains to the beginning corner, containing 57/100 of an acre, more or less.

This is the same property conveyed to the mortgagor by deed of Charlie A. Holbrooks and Laura G. Holbrooks dated February 21, 1980 and recorded February 3, 1980 in Deed Book 1120 at Page 983, RMC Office for Greenville County, S.C.

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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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[State and Zip Code]