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MORTGAGE

THIS MORTGAGE is made this 5th day of February 1981 between the Mortgagor, Craig A. Gfeller and Teresa W. Gfeller (herein "Borrower"), and the Mortgagee, Carolina Federal Savings and Loan Association, a corporation organized and existing under the laws of the State of South Carolina, whose address is P.O. Box 10148 Greenville, S.C. 29603 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty Five Thousand Six Hundred and No/100 (\$35,600.00) Dollars, which indebtedness is evidenced by Borrower's note dated February 5, 1981 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on March 1, 2011.

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 situate, lying and being in Greenville Township, Greenville County, State of South Carolina, on Ridgecrest Drive, and being shown and designated as Lot #17 on Plat of Vista Hills, dated May 1946, prepared by Dalton & Neeves, recorded in the REC Office for Greenville County in Plat Book P at Page 39, and having such metes and bounds as appears thereon. For a more complete description reference is hereby made to said plat.

This being the same property conveyed to Mortgagor by deed from James T. Wolff and Frances C. Wolff, of even date, to be recorded herewith.

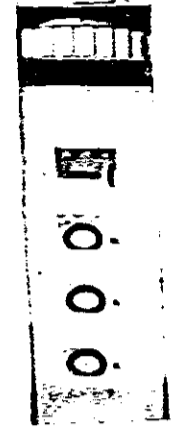
which has the address of 117 Ridgecrest Drive, Greenville, S.C. 29609 (herein "Property Address");

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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