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Harry C. Walker, Attorney 201 East North Street Greenville, SC 29601

THIS MORTGAGE is made this 9th day of February , 19 81 between the Mortgagor, Kenneth A. Drummond and Amelia D. Drummond

(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').

Whereas, Borrower is indebted to Lender in the principal sum of Fourteen Thousand Two Hundred Fifty and NO/100 (\$14,250.00) ----- Dollars, which indebtedness is evidenced by Borrower's note dated February 9, 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 February 1, 2006 ;

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 certain lot of land with improvements thereon situate in Chick Springs Township, Greenville County, South Carolina, on the East side of Caldwell Street and being designated as Lot No. 4 according to plat of the property of W. E. Caldwell as recorded in the RMC Office for Greenville County in Plat Book X, at Page 57, and having the following metes and bounds, to-wit:

BEGINNING at a point at joint front corner of Lots No. 3 and 4 on Caldwell Street and running thence along common line of said lots, N. 42-52 E. 129.56 feet to a point; thence N. 47-08 W. 75 feet to a point; thence along the common line of Lot Nos. 4 and 5, S. 42-52 W. 129.56 feet to a point on Eastern side of Caldwell Street; thence with Caldwell Street, S. 41-08 E. 75 feet to the point of BEGINNING.

Being the same property conveyed to the Mortgagors by deed of Dan H. McKinney and Nannie B. McKinney dated February 9, 1981 and recorded herewith in the RMC Office for Greenville County in Deed Book 1142 at Page 451.

which has the address of 6 Caldwell Street

Taylors

(City)

S.C. 29687

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(Street)

(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 mettgage, 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 THEMC UNIFORM INSTRUMENT

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