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GREENVILLE CO. S. C. MORTGAGE de 7 9 46 19 77

THIS MORTGAGE is made this 6 day of July 19.77 between the Mortgagor, Robert Dale Morris and Terry Jean Morris (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 Twenty Two Thousand Fifty and no/100----- (\$22,050.00) ---- Dollars, which indebtedness is evidenced by Borrower's note dated (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on JULY. 1. 2007 ;

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: and being known and designated as Lot Number 99 on a Plat of Orchard Acres, Section 2, of record in the Office of the RMC for Greenville County in Plat Book QQ at Page 6, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Ridge Springs Street which iron pin is 245 feet west of the intersection of Ridge Springs Street and Fairview Crive, running thence down the southern side of Ridge Springs, N. 85-36 E., 90 feet to an iron pin at the joint front corner of Lots 100 and 99; running thence down the joint line of said lots, S. 4-24 E., 175 feet to an iron pin; running thence S. 85-36 W., 90 feet to an iron pin at the joint rear corner of Lots 98 and 99; running thence down the joint line of said lots, N. 4-24 W., 175 feet to the beginning corner.

This is the identical property conveyed to the mortgagors by deed of Junious David Melvin, III to be recorded of even date herewith.

W U O

> (Street)

(City)

(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.