

MORTGAGE

THIS MORTGAGE is made this 19th day of August, 1977, between the Mortgagor, David E. Johnson and Jean Carol K. Johnson

(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 Dollars, which indebtedness is evidenced by Borrower's note dated August 19, 1977 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on August 1, 2002

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:

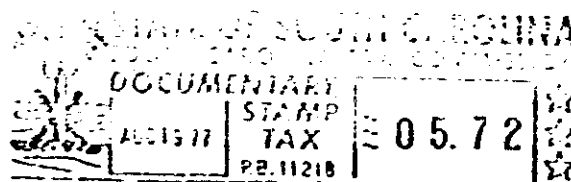
All that certain piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina, near the City of Greenville, constituting the northerly portion of Lot No. 154 as shown on a plat of PIEDMONT ESTATES recorded in the RMC Office for Greenville County in Plat Book KK at Page 45, and having, according to a more recent survey prepared by Carolina Surveying Co., the following metes and bounds, to-wit:

Beginning at an iron pin on the northeasterly side of Flint Drive, joint front corner with Lot No. 121 and running thence along the line of said Lot No. 121, S. 66 E. 90 feet to an iron pin; thence along the line of Lot No. 153, S. 24 W. 85 feet to an iron pin; thence in a new line intersecting Lot No. 154, N. 67-41 W. 74.9 feet to an iron pin on the northeasterly edge of Flint Drive; thence with the northeasterly edge of Flint Drive, N. 14-08 E. 88.5 feet to the point of beginning.

This is the same property as that conveyed to the Mortgagors herein by deed from Morton W. Hale and Pamela B. Hale recorded in the RMC Office for Greenville County on August 19, 1977.

The mailing address of the Mortgagee herein is P. O. Box 969, Greer, S. C. 29651

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which has the address of 411 Flint Drive Greenville (Street) (City) South Carolina (State and Zip Code) (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 seized 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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