

mail to First Federal Savings and Loan Association
P. O. Box 1777, Anderson, S. C. 29622

MORTGAGE

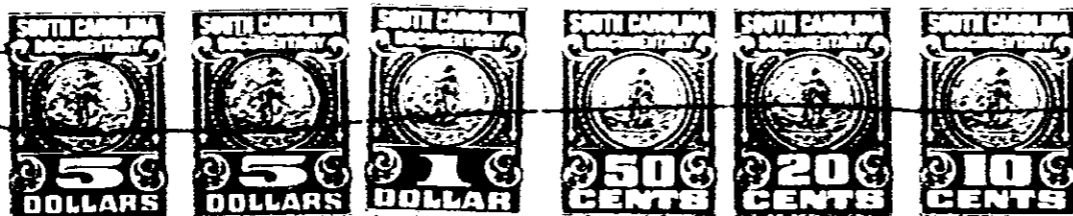
140-819

THIS MORTGAGE is made this 31st day of August, 1977, between the Mortgagor, S. Thomas J. Duncan and Andra B. Duncan, of the County of Greenville, State of S.C., (herein "Borrower"), and the Mortgagee, FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of the United States of America, whose address is 201 North Main Street, Anderson, South Carolina 29621 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty-nine Thousand, Four Hundred, Fifty (\$29,450.00) Dollars, which indebtedness is evidenced by Borrower's note dated August 31, 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, being shown and designated as Lot Number Four (4) as shown on a plat entitled Biltmore recorded in the R. M. C. Office for Greenville County in Plat Book Y at page 147 and having, according to said plat, the following metes and bounds, to-wit: BEGINNING at an iron pin on the west side of Bent Twig Drive, joint corner of Lots Four (4) and Five (5), and running thence along the line of said lots North 75 degrees 14 minutes West one hundred fifty (150) feet; thence North 14 degrees 46 minutes East one hundred fifty-five and eight-tenths (155.8) feet; thence North 14 degrees 23 minutes East nineteen and two-tenths (19.2) feet; thence along the line of Lot Three (3) South 75 degrees 14 minutes East one hundred fifty and two-tenths (150.2) feet to Bent Twig Drive; thence along said drive South 14 degrees 46 minutes West seventy-five (75) feet to the beginning point. This is the same property conveyed to mortgagors herein by deed of William E. Patterson and Martha S. Patterson, delivered and recorded simultaneously herewith.



which has the address of 21 Bent Twig Drive, Greenville, S. C. 29605

[Street]

[City]

..... (herein "Property Address");

[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.

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