

MORTGAGE

THIS MORTGAGE is made this 13th day of December, 1977, between the Mortgagors, PERRY J. MCCARTER & MARY E. MCCARTER, hereinafter "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 29615, herein "Lender".

WHEREAS, Borrower is indebted to Lender in the principal sum of EIGHTEEN THOUSAND FOUR HUNDRED AND NO/100 (\$18,400.00) Dollars, which indebtedness is evidenced by Borrower's note dated December 13, 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 December 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 piece, parcel or lot of land with all improvements thereon situate in the City of Greenville, County of Greenville, State of South Carolina, being known and designated as Lots Nos. 1 and 2 of Block D of a subdivision of J. B. Bruce Tract according to a survey made by C. M. Furman, Jr., and plat thereof being recorded in the RMC Office for Greenville County in Plat Book G, page 109, and having according to said plat the following metes and bounds, to wit:

BEGINNING at an iron pin at southeastern intersection of Spartanburg Road (now East North Street) and Wiltshire Avenue (now known as West Circle) and running thence with Wiltshire Avenue S. 37-70 E. 179.15 feet to iron pin at corner of Lot No. 7; thence with line of Lot No. 7 in Southwesterly direction 61 feet to iron pin at corner of Lot No. 3; thence with line of Lot No. 3, N. 37-30 W. 182.75 feet to iron pin on Spartanburg Road; thence with Spartanburg Road (now East North Street) N. 55-50 E. 61.10 feet to the beginning corner.

The two lots above described are also known and designated as Lot No. 3 of "East Lake" according to plat thereof prepared by Dalton & Neves, Engineers, June, 1928, and recorded in RMC Office for Greenville County in Plat Book G, page 229, and the street called Wiltshire Avenue is now known as West Circle.

This being the same property conveyed to the Mortgagors herein by deed of Anna Belle W. Young of even date herewith and recorded in the RMC Office for Greenville County simultaneously herewith.

which has the address of 1822 E. North Street, Greenville

S. C. 29615

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.