

# MORTGAGE

THIS MORTGAGE is made this 30th day of December, 1977, between the Mortgagor, Ronald D. Taylor and Betty S. Taylor, (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings and Loan Association, a corporation organized and existing under the laws of the United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty-Seven Thousand and no/100- Dollars, which indebtedness is evidenced by Borrower's note dated December, 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 January 1, 2003.

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 situate, lying and being on the eastern side of Creighton Drive, near the City of Greenville, in the County of Greenville, State of South Carolina, and known and designated as Lot 16, Section 3 of a subdivision known as Colonial Hills, plat of which is recorded in the RMC Office for Greenville County in Plat Book BBB, at page 91, and according to said plat, has the following metes and bounds, to wit:

BEGINNING at an iron pin at the joint front corner of Lots 16 and 17 and running thence with the joint line of said lots, S. 80-15 E. 160 feet to an iron pin; running thence S. 9-45 W., 115 feet to an iron pin on the northern side of Heathwood Drive; running thence with the northern side of said Drive, N. 83-49 W., 135.5 feet to an iron pin at the intersection of Heathwood Drive and Creighton Drive, which intersection is curved, the chord of which is N. 35-16 W., 35.4 feet to an iron pin on the eastern side of Creighton Drive; running thence with the eastern side of said Drive, N. 9-45 E., 100 feet to an iron pin, point of beginning.

This is the identical property conveyed to Ronald D. Taylor by deed of Clarence E. Hyder and Carolyn J. Hyder, dated November 8, 1977, recorded November 21, 1977, in said RMC Office in Deed Book 1068, at page 812; Ronald D. Taylor having conveyed a one-half interest in said lot to Betty S. Taylor, by deed dated November 18, 1977, and recorded in said RMC Office on November 21, 1977, in Deed Book 1068, at page 811.

which has the address of 305 Creighton Street Taylor,  
[Street] [City]  
S. C. (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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