## **MORTGAGE**

WHEREAS, Borrower is indebted to Lender in the principal sum of ... Eighteen. Thousand. Four .... Hundred & no/100 (\$18,400.00).777... Dollars, which indebtedness is evidenced by Borrower's note dated... December 27, 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, 1997......

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 lying, being and situate on the North side of Templewood Drive, in Greenville Township, near Greenville, in Greenville County, South Carolina, and being known and designated as Lot No. Twenty-eight (28) of Section One of Oak-Crest Subdivision as shown on plat prepared by C. C. Jones & Associates, Engineers, dated January, 1955 and which plat has been recorded in the R. M. C. Office for said County in Plat Book GG, pages 110 and 111. This being the same property which was conveyed to mortgagor herein by Local Home Builders, Inc. by deed recorded in said office in Deed Book 619, page 421. For a more particular description see the aforesaid plat. Deed recorded in Deed Book 619, page 421 was recorded on March 21, 1959 in said office.

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S. C. . 29611 .... (herein "Property Address");

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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, casements 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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