

MORTGAGE

THIS MORTGAGE is made this 7th day of March, 1978, between the Mortgagor, Keith Wesley DeFreitas and Jennifer F. DeFreitas, (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").

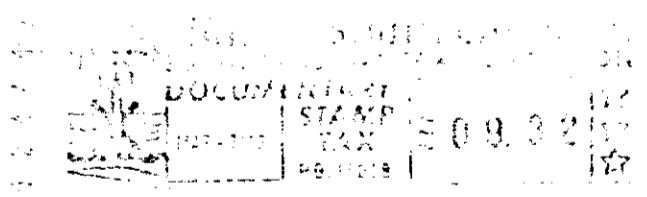
WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty-three Thousand, Two Hundred Seventy-five and no/100ths -- Dollars, which indebtedness is evidenced by Borrower's note dated March 7, 1978, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on February 1, 2008

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 in the City of Greenville, Greenville County, State of South Carolina, being known and designated as Lot 47 of a subdivision known as "Vista Hills," a plat of which is of record in the RMC Office of Greenville County, South Carolina, in Plat Book P, Page 149, and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point 225 feet north of the northwestern intersection of Kent Lane and County (Gilfillin) Road, said point being the joint front corner of Lots 47 and 48, and running thence S. 88-10 W. 175 feet to a point at the joint rear corner of Lots 47 and 48; thence N. 1-50 W. 75 feet to a point at the joint rear corner of Lots 46 and 47; thence N. 88-10 E. 175 feet to a point on the western side of Kent Lane, said point being the joint front corner of Lots 46 and 47; thence with the western side of Kent Lane S. 1-50 E. 175 feet to the point of beginning.

DERIVATION: This being the same property conveyed to Mortgagor by deeds of Irene M. Campbell, Northside United Methodist Church of Greenville, South Carolina, Fred S. Campbell, Jr., Barbara Campbell Burdette, Jeanette Campbell Ayers, Robert T. Campbell, F. Rudolph Mann, E. Allen Mann, Evelyn M. Tate, J.C. Lamar Mann, Hervin C. Mann, and Arthur A. Mann, as recorded in the RMC Office for Greenville County, South Carolina, in Deed Book 1074, Pages 890 thru 905 on March 7, 1978.



which has the address of 11 Kent Lane Greenville, South Carolina,
[Street] [City]
29609 (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 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.

0224

4328 RV-2