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GREENVILLE CO. S. C.

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RECORDS & TAX OFFICE

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MORTGAGE

THIS MORTGAGE is made this 24th day of August, 19 78, between the Mortgagor, Burt R. Kramer and Carlotta Kramer, (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 301 College Street, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty-Eight Thousand and No/100 ----- Dollars, which indebtedness is evidenced by Borrower's note dated August 24, 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 September 1, 2008.....;

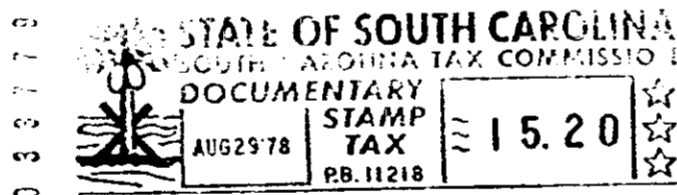
TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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, with all improvements thereon, situate, lying and being in the County of Greenville, State of South Carolina, on the northeastern side of Ashwood Drive and being known and designated as Lot No. 207 on a plat of PINEFOREST Subdivision recorded in the RMC Office for Greenville County in Plat Book QQ at Pages 106 and 107, and having the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northeastern side of Ashwood Drive at the joint corner of Lots Nos. 207 and 208 and running thence along the line of Lot No. 208, S.28-07 E. 150 feet to an iron pin at corner of Lot No. 222; thence along line of Lot No. 222, N.61-53 W. 102 feet to an iron pin at corner of Lot No. 189; thence along the line of Lot No. 189, S.28-07 W. 150 feet to an iron pin on the northeastern side of Ashwood Drive; thence along said Ashwood Drive, S.61-53 E. 102 feet to the point of beginning.

THIS is the same property as that conveyed to the Mortgagors herein by deed from W. Joe Busbin recorded in the RMC Office for Greenville County on August 24, 1978.

THE mailing address of the Mortgagee herein is P. O. Box 408, Greenville, South Carolina 29602.



which has the address of 207 Ashwood Avenue, Greenville
(Street) (City)
South Carolina (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.

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