

FILED
GREENVILLE CO. S. C.
SEP 21 12 21 PM '78
DORRIS S. TANKERSLEY
R.M.C.

MORTGAGE

BOOK 1445 PAGE 748

THIS MORTGAGE is made this 25th day of September 1978, between the Mortgagor, Thomas M. Harter and Marcia B. Harter (herein "Borrower"), and the Mortgagee, Carolina Federal Savings and Loan Association, a corporation organized and existing under the laws of the United States, whose address is 500 East Washington Street, Greenville, S. C., 29603 (herein "Lender").

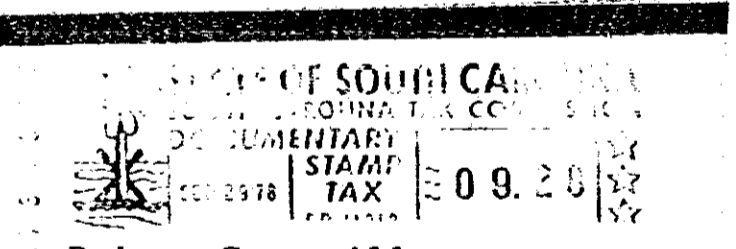
WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty-Three Thousand Two Hundred (\$23,200.00) Dollars, which indebtedness is evidenced by Borrower's note dated Sept. 25, 1978 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on October 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, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the City of Greenville, S.C., on the southeastern side of Ridgecrest Drive in a subdivision named VISTA HILLS, being shown and designated as Lot No. 4 of said subdivision, plat of which is recorded in the RMC Office for Greenville County, S.C., in Plats Book P, Page 149, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeastern side of Ridgecrest Drive at a point 75 feet southwest of the southerly corner of the intersection of Ridgecrest Drive and Wellington Avenue, the joint front corner of Lots 4 and 5, and running thence S 38-19 E 197 feet to an iron pin; thence S 58-00 W 70 feet to an iron pin; thence along the joint line of Lots 3 and 4, N 41-24 W 177 feet to an iron pin on the southeastern side of Ridgecrest Drive; thence along the southeastern side of said drive N 43-11 E 80 feet to the point of beginning.

This being the identical property conveyed to the mortgagors by deed of Thomas G. Cross recorded in the RMC Office for Greenville County, S.C., in Deeds Book 1017, Page 155, on April 22, 1975.



which has the address of 20 Ridgecrest Drive, Greenville, S. C., 29609 (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 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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