

MORTGAGE

THIS MORTGAGE is made this 3rd day of November 1978, between the Mortgagor, Mirian C. Garrett (herein "Borrower"), and the Mortgagee, UNITED FEDERAL SAVINGS AND LOAN ASSOCIATION OF FOUNTAIN INN, a corporation organized and existing under the laws of the United States of America, whose address is 201 Trade Street, Fountain Inn, S.C. 29644 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Eighteen Thousand Four Hundred and no/100 (\$18,400.00) Dollars, which indebtedness is evidenced by Borrower's note dated November 3, 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 December 1, 1994

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 State of South Carolina, County of Greenville, near the Town of Simpsonville, and shown a Lot No. 24 on a plat of property of B. F. Reeves, East Georgia Heights, which Plat is recorded in the RMC Office for Greenville County in Plat Book 00, at Page 190, and having, according to said Plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin at the Northwestern intersection of Reeves Drive and Gary Avenue, and running thence with the Western side of Reeves Drive, N. 21-28 E. 192.4 feet to an iron pin at the joint front corner of Lots 24 and 25; thence with the joint line of said Lots, S. 69-10 W. 180 feet to an iron pin at the joint front corner of Lots 24 and 11; thence with the line of said Lots, S. 20-50 E. 97 feet to an iron pin at an angle on the Northwestern side of Gary Avenue; thence with Gary Avenue, S. 69-05 E. 68 feet to an iron pin, the point of beginning.

This being the same property conveyed to the Mortgagor herein by deed of Susan Kay Williams, et al, October 31, 1978, to be recorded herewith.

This being the same property conveyed to Clarence E. Garrett and Mirian C. Garrett by deed Recorded in the RMC Office for Greenville County May 28, 1963, in Deed Book 723 at page 536. Clarence E. Garrett died intestate June 20, 1977 as shown in Apt. 1476, File 8. The deed was from Poinsett Realty Co., Inc., dated April 1, 1963, recorded May 28, 1963.

which has the address of Rt. 2, Reeves Drive Simpsonville, S.C. 29681 (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.

0715

4328 RV-2