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DUNNIE S. TANNER BLDG
R.M.C.

Mail to:
Family Federal Savings & Loan Assn.
Drawer L
Greer, S.C. 29651

MORTGAGE

THIS MORTGAGE is made this 14th day of November, 1978, between the Mortgagor, William L. Poe and Betty R. Overhey Poe (herein "Borrower"), and the Mortgagee, Family Federal Savings & Loan Association, a corporation organized and existing under the laws of the United States of America, whose address is 713 Wade Hampton Blvd., Greer, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Sixteen Thousand Two Hundred and NO/100 Dollars, which indebtedness is evidenced by Borrower's note dated November 14, 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 first day of November, 1998;

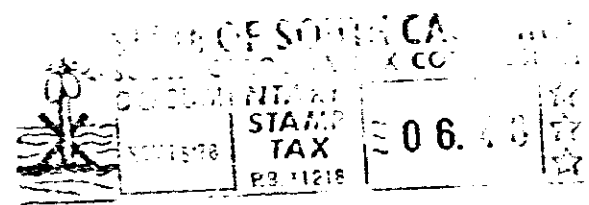
To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 lot of land located in the State of South Carolina, in the City of Greer, lying on the east side of Lanford Street and being described as follows in accordance with a plat prepared for Junie D. Mauney, Jr., by H. S. Brockman, Surveyor, dated October 25, 1956, and having the following metes and bounds, to-wit:

BEGINNING at an iron pin on the eastern side of Lanford Street, joint corner of Lots Nos. 11 and 12 as shown on plat of Westmoreland Circle, and running thence S. 72-20 E., 67.4 feet to an iron pin; thence 13-10 W. 10.8 feet to an iron pin; thence S. 71-10 E. 82.4 feet to an iron pin; thence 13-10 E. 71.2 feet to an iron pin; thence N. 72-20 W. 150 feet to an iron pin on Lanford Street; thence along said Lanford Street, S. 17-53 W. 60 feet to a point of beginning.

This conveyance is subject to all restrictions, setback lines, roadways, zoning ordinances, easements and rights-of-way appearing on the property and/or of record.

This is that same property conveyed to Mortgagors by Deed of Sandra K. Effler to be recorded herewith.



which has the address of 100 Lanford Street, Greer, S. C. 29651 (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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