

P. O. Box 408
Greenville, S. C. 29602

GREENVILLE CO. S.C.

BOOK 1453 PAGE 454

MORTGAGE

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THIS MORTGAGE is made this 19th day of December,
1978, between the Mortgagor, Thomas C. Waters and
Frances B. Waters, (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").

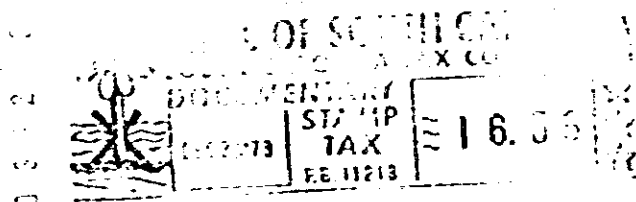
WHEREAS, Borrower is indebted to Lender in the principal sum of Forty-one thousand
four hundred Dollars, which indebtedness is evidenced by Borrower's
noted dated December 19, 1978, (herein "Note"), providing for monthly installments of principal
and interest, with the balance of the indebtedness, if not sooner paid, due and payable on January 1, 2009

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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, situate, lying and being
in Greenville County, South Carolina, being shown and designated as Lot
25 on a Plat of ROSEWOOD PARK, recorded in the RMC Office for Greenville
County in Plat Book TT, at Page 30. Said Lot fronts 106.6 feet on the
southern side of Lynn Drive; runs back to a depth of 146.0 feet on its
eastern boundary; runs back an aggregate of 165.85 feet on its western
boundary, and has 142.0 feet across the rear.

This is the same property conveyed to the Mortgagors herein by deed of
Kenneth E. Walker, dated December 19, 1978, to be recorded simultaneously
herewith.



which has the address of 2 Lynn Drive Taylors, S. C.
(Street) (City)
29687 (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 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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