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DONNE S. TANBERSLEY
R.H.C.

MORTGAGE

THIS MORTGAGE is made this 5th day of April, 1979, between the Mortgagor, Caglayan M. Karauguz and Harolene R. Karauguz (herein "Borrower"), and the Mortgagee, GREER FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 107 Church Street, Greer, South Carolina 29651 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Forty-Nine Thousand Eight Hundred Fifty and 00/100 (\$49,850.00) Dollars, which indebtedness is evidenced by Borrower's note dated April 5, 1979 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on April 1, 2004;

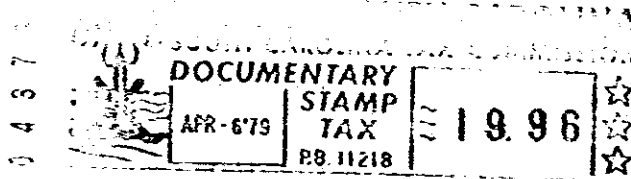
To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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, situate, lying and being in the State of South Carolina, City and County of Greenville, on the southwestern side of Hampton Court, and being shown as Lot 2 on a plat of Section 2 of Wade Hampton Gardens, recorded in Plat Book DDD-55, and having the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southwestern side of Hampton Court at the joint front corner of Lots 1 and 2, and running thence along the joint line of said Lots, S. 62-49 W. 171.35 feet to an iron pin; thence N. 41-15 W. 93.5 feet to an iron pin; thence along the joint line of Lots 2 and 3, N. 60-00 E. 182.1 feet to an iron pin on the southwestern side of Hampton Court; thence along said Court, S. 34-03 E. 100 feet to the point of beginning.

This being the same property conveyed to the Mortgagors hereinby Deed of William A. Timmerman and Judy M. Timmerman, which Deed is dated April 5, 1979, and is to be recorded herewith in the RMC Office for Greenville County.

The Mortgagee's mailing address is P. O. Box 969, Greer, S. C. 29651



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which has the address of 5 Hampton Court Greenville (Street) (City) S. C. 29609 (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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