R.M.C.

THIS MORTGAGE is made this 7-712-7- day of APRIL between the Mortgagor, JAMES M. AUSTIN, III AND BETTY LYNN AUSTIN

(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").

ments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on.....

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 in the State of South Carolina, County of Greenville, shown on plat of Gray Fox Run, prepared by C. O. Riddle, RLS, recorded in the RMC Office for Greenville County in plat book 5P at page 9, and having, according to said plat, the following metes and bounds, to-wit, as to Lot #63:

BEGINNING at an iron pin on the southern side of Crowndale Drive, joint front corner of lots 64 and 63 and running thence S. 2-36 W., 150 feet to an iron pin; thence along the rear line of lot #63, N. 87-24 W., 100 feet to an iron pin; thence turning and running along the common line of lots 63 and 62, N. 2-36 E., 150 feet to an iron pin on Crowndale Drive; thence with said Crowndale Drive, S. 87-24 W., 100 feet to an iron pin, being the point of beginning.

This is the identical property conveyed to the mortgagors by deed of Mattox & Dillard Builders, Inc., to be recorded of even date herewith.

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which has the address of.....

Taylors, S,C.

29687

(Street)

(City)

(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 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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SOUTH CAROLINA-1 to 4 Family-6/75-FNMA/FHLMC UNIFORM INSTRUMENT