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DONNIE S. TANKERSLEY

THIS MORTGAGE is made this 20th day of April 1979, between the Mortgagor, James W. Mann and Kay J. Mann (herein "Borrower"), and the Mortgagee, Carolina Federal Savings and Loan Association, a corporation organized and existing under the laws of United States of America, whose address is 500 East Washington Street, Greenville, South Carolina 29601 (herein "Lender").

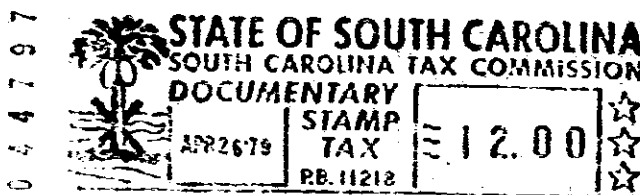
WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty Thousand and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated April 20, 1979 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on April 1, 1999.

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 _____, State of South Carolina:

ALL that certain piece, parcel or lot of land on Jones Avenue in the city of Greenville, known and designated on a plat of the property of W.C. McDaniel, made by Dalton & Neves in November 1926, as Lot No. 9 and having according to said plat, recorded in Plat Book H. at Page 102 in the R.M.C. Office for Greenville County, the following metes and bounds, to-wit:

BEGINNING at a point on the east side of Jones Avenue, which point is 118.9 feet South of the intersection of Jones Avenue and Tindal Avenue, and running thence with Jones Avenue S. 1-18 W., 60 feet to an iron pin, corner of Lots Nos. 8 and 9; thence with a joint line of said lots, N. 85-50 E., 150 feet to an iron pin; thence N. 1-39 E., 56 feet to a point, joint corner of Lots Nos. 9 and 10; thence with joint line of said lots S. 86-29 W., 149.8 feet to the point of beginning, and being the same property conveyed by Seth W. Hall and Beatrice J. Hall to James W. Mann and Kay J. Mann by a deed dated July 1, 1966 and recorded in the R.M.C. Office for Greenville County, South Carolina on July 5, 1966 in Deed Book 801 at page 364.

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which has the address of 207 Jones Avenue, Greenville, South Carolina 29605 (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 seized 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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