MORTGAGE

.25th THIS MORTGAGE is made this . . . 19. 80 between the Mortgagor, G. Timothy McMillan and Susan M. McMillan (herein "Borrower"), and the Mortgagee, South Carolina

Federal Savings & Loan Association, a corporation organized and existing under the laws of United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina, (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of FIFTY THOUSAND and 00/100--with the balance of the indebtedness, if not sooner paid, due and payable on APTIL 1, 2010.

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'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 the State of South Carolina, County of Greenville, being known and designated as Lot No. 21, as shown on a plat of the subdivision of PALMETTO DOWNS, Section II, which is recorded in the Office of the R.M.C. for Greenville County, S.C. in plat book 7-C at page 26, and having according to a more recent survey by Freeland & Associates dated March 21, 1980, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the western side of Hunters Trail at the joint front corner of Lots No. 21 and 22 and running thence with the joint line of said lots, S. 59-38 W. 163.49 feet to an iron pin; thence turning N. 45-11 W. 170.00 feet to an iron pin; thence N. 40-23 E. 103.69 feet to an iron pin, joint rear corner of Lots No. 20 and 21; thence with the joint line of said lots, S. 69-04 E. 204.43 feet to an iron pin on the western side of Hunters Trail; thence with said street, the chord of which is S. 04-42-43 E. 43.28 feet to the point of beginning.

THIS is the same property conveyed to the mortgagors by The Fortis Corporation by deed of even date herewith to be recorded.

which has the address of ... Route 2, 130 Hunters Trail Greenville [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, 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