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MORTGAGE

Family Federal Savings & Loan Assn.

Drawer L

Greer, S.C. 29651

THIS MORTGAGE is made this.

19.89, between the Mortgagor, Famela Annette Hudson

Savings & Loan Association

under the laws of the United States of America , whose address is .713 Wade Hampton Blvd.

Greer, South Carolina (herein "Lender").

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: and being known and designated as all of LOT NO. 119, according to survey and plat entitled Heritage Lakes Subdivision", prepared by Heaner Engineering Co., Inc., as revised Outober 26, 1977, and recorded in Plat Book 6-H at Page 19, RMO Office for preenville County, reference to said plat hereby pleaded for a more complete description.

This conveyance is subject to all restrictions, easements, rights of way, roadways and zoning ordinances of record, on the recorded plats or on the premises.

This is that same property conveyed to Mortjajor by deed of James Timothy henderson dated this date and to be recorded herewith.

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 alt 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, casements 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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