

MORTGAGE

THIS MORTGAGE is made this 22nd day of June 1981, between the Mortgagor, Maurice E. Beckham and Martha Hunter Beckham (herein "Borrower"), and the Mortgagee, Sharonview Federal Credit Union, a corporation organized and existing under the laws of South Carolina, whose address is P. O. Box 5457, Station B, Greenville, S. C. (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty-Five Thousand and no/100-- Dollars, which indebtedness is evidenced by Borrower's note dated June 22, 1981 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on July 1, 1993.

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:

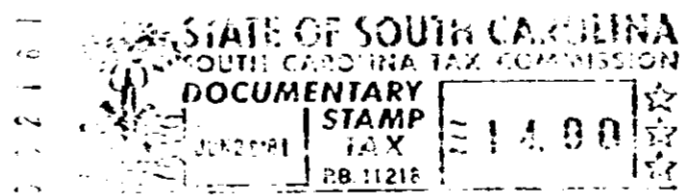
All that certain piece, parcel or lot of land, with all improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, on the southwestern side of Ravensworth Road, near the Town of Taylors, being shown as Lot 20 on plat of Brook Glenn Gardens, recorded in Plat Book JJJ, at page 85, and described as follows:

BEGINNING at an iron pin on the southwestern side of Ravensworth Road, at the corner of Lot 19, and running thence with the curve of the southwestern side of said Road, the chord of which is S. 52-55 E. 83.2 feet to an iron pin at corner of Lot 21; thence with line of said lot, S. 20-30 W. 160.3 feet to an iron pin; thence N. 84-00 W. 50.4 feet to iron pin; thence N. 36-05 W. 108 feet to iron pin at corner of Lot 19; thence with line of said lot, N. 43-48 E. 149.4 feet to the beginning corner.

This is the identical property conveyed to the Grantors herein by deed of W. C. Balentine, dated July 12, 1967, recorded in the RMC Office for Greenville County, South Carolina in Deed Book 823, at page 418, on July 13, 1967.

The entire balance of the note secured hereunder and this mortgage shall be immediately due and payable upon transfer of the property listed.

The within mortgage is junior and subordinate to the lien of that mortgage given by the Mortgagors herein to First Federal Savings and Loan Association dated July 12, 1967, and recorded in said RMC Office in Mortgage Book 1063, at page 249, on July 13, 1967.



which has the address of 18 Ravensworth Road Taylors S. C. 29687 (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 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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