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MORTGAGE

THIS MORTGAGE is made this 20th day of July

19_81, between the Mortgagor, Baron E. DeKalb and Gloria D. DeKalb

(herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association, a corporation organized and existing under the laws of the United States of America, whose address is 301 College Street, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of <u>Nineteen Thousand Five Hundred</u> Fifty and No/100-------Dollars, which indebtedness is evidenced by Borrower's note dated <u>July 20, 1981</u>, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on <u>August 1</u>, ... 2002.....;

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 those pieces, parcels or lots of land situate, lying and being on the eastern side of Wilshire Drive in the City of Greenville, County of Greenville, State of South Carolina and known and designated as Lots Nos. 15, 16 and a portion of Lot 17, Block G, Stone Estates, plat of which is recorded in the R.M.C. Office for Greenville County in Plat Book G, Page 292; also shown as Lot No. 1 on a plat of property of Lineberger & Paul which plat is recorded in the R.M.C. Office for Greenville County in Plat Book DD, Page 177 and having the following metes and bounds, to-wit:

BEGINNING at an iron pin on the eastern side of Wilshire Drive at the joint corner of Lots 1 and 2 and running thence along the common line of said lots S. 78-38 E., 145.8 feet to an iron pin; thence along the rear of Lot No. 1 S. 10-34 W., 56.25 feet to an iron pin; thence along the common line of Lot 1 and Stone Estates N. 78-38 W., 146.6 feet to an iron pin on the eastern side of Wilshire Drive; thence along the eastern side of Wilshire Drive; thence along the eastern side of Wilshire Drive N. 11-22 E., 56.25 feet to an iron pin, being the point of beginning.

This is the same property conveyed to the mortgagors by deed of David D. Stair and Christa S. Stair recorded in the R.M.C. Office for Greenville County in Deed Book //5 page $4e_0$ on the 27^{h} day of July, 1981.

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which has the address of 21 Wilshire Drive, Greenville, South Carolina (City)

South Carolina 29609 (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.

SOUTH CAROLINA - 1 to 4 Family-6 75-FNMA/FHLMC UNIFORM INSTRUMENT (with amendment adding Para 24)

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