MORTGAGE

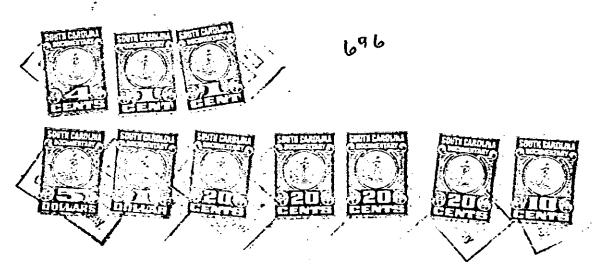
30th THIS MORTGAGE is made this... __day of... between the Mortgagor, Jo Ann D. Muller and Harry Muller (herein "Borrower"). and the Mortgagee, Security Federal Savings & Loan Association ___, a corporation ., whose address South Carolina organized and existing under the laws of____ (herein "Lender"). Post Office Box 937, Greenville, S. C. WHEREAS, Borrower is indebted to Lender in the principal sum of Seventeen Thousand Three

Hundred Tventy-five and no/100 Dollars, which indebtedness is evidenced by Borrower's note of even date herewith (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on August 10, 1998

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 piece, parcel or lot of land situate, lying and being in the county and state aforesaid, in Chick Springs Township, located about two miles south of the City of Greer, near Pleasant Grove, being shown and designated as Lot No. 11, as shown on plat of property prepared for Euba Holliday Cade by J. Q. Bruce, R.S., dated March 21, 1961, and being more particularly described as follows:

BEGINNING at an iron pin on bank of new cut road and hard surface road and running thence S. 69-58 E. 236 feet to an iron pin, corner of Lot No. 16; thence S. 20-02 W. 180 feet to an iron pin, rear corner of Lots No. 16 and 12; thence N. 69-58 W. 236 feet to an iron pin on bank of new cut street; thence along said street N. 20-02 E. 180 feet to the point of beginning.



To HAVE AND TO HOLD unto Lender and Lender's successors and assigns, forever, together with 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 in the event 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 easements and restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

Uniform Covenants. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and interest. Borrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, prepayment and late charges as provided in the Note, and the principal of and interest on any Future Advances secured by this Mortgage.