day of

(herein "Borrower"),

and the Mortgagee, Family Federal Savings and Loan Association, a corporation organized and existing under the laws of the United States of America, whose address is ## Edwards Bldg., 600 N. Main St., Greer, S. C. (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Seventy Thousand Dollars, which indebtedness is evidenced by Borrower's note of and no/100ths even date herewith (herein "Note"), providing for monthly installments of principal and interest, with the belance of the indebtedness, if not sooner paid, due and payable on September 1, 2005

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 South Carolina:

ALL that lot of land in Greenville County, State of South Carolina, being shown as Lot No. 3 on plat of Pelham Estates, Section III, recorded in Plat Book 4G at Page 13, in the R.M.C. Office for Greenville County.

BEGINNING at an iron pin on Queensway at the joint front corner of lots # 3 and # 2 and running thence along Queensway W. 19-46 W. 38.0 feet to an iron pin; continuing on Queensway, N. 24-35 W. 100.0 feet to an iron pin; thence continuing N. 44-11 W. 112.0 feet to an iron pin at the intersection of Queensway and Radcliffe Road, the chord of which is N. 89-59 W. 35.2 feet to an iron pin on Reccliffe Road; running thence S. 44-14 W. 140.15 feet to an iron pin on a turn-around, S. 25-56 W. 74.3 feet to an iron pin; thence S. 14-48 E. 146.95 feet to an iron pin at the joint rear corner of Lots # 2 and # 3; running thence along the joint line of said lots, N. 68-37 E. 279.4 feet to an iron pin, point of beginning.



To HAVEAND to Holze 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 for 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. Boscower shall promptly pay when due the principal of and interest on the indebtedness exidenced by the Note preparament and late charges as provided in the Note, and the principal of and interest on any Future Advances could be the Mentgego

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