

MORTGAGE

THIS MORTGAGE is made this 12th day of September, 1975, between the Mortgagor, Michael P. Goot and Karen J. Goot (herein "Borrower"), and the Mortgagee, United Federal Savings & Loan Association, a corporation organized and existing under the laws of The State of South Carolina, whose address is 201 Trade Street, Fountain Inn, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty Four Thousand, Eight Hundred and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated September 12, 1975 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on October 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, State of South Carolina:

ALL that piece, parcel or lot of land, situate, lying and being in the State of South Carolina, County of Greenville, in the Town of Simpsonville, on the northern edge of Tollgate Court, being shown and designated as Lot No. 34 on a plat entitled "The Cedars", dated November 21, 1974, and recorded November 22, 1974, in Greenville County Plat Book 4-X at Page 93, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point on the northern edge of Tollgate Court at the joint front corner with Lot 35, and running thence with the northern edge of Tollgate Court, S. 71-21 W. 54.5 feet; thence continuing with the northern edge of Tollgate Court, S. 64-22 W. 11 feet to a point at the joint front corner with Lot 33; thence with the joint line with Lot 33, N. 56-42 W. 151 feet to a point at the joint rear corner with Lot 33, and property now or formerly belonging to "Gresham and Howard" and property now or formerly belonging to "Smith"; thence with the joint line with said "Smith" property, N. 73-17 E. 96.4 feet to a point; thence continuing with the joint line with said "Smith" property, N. 18-39 W. 43 feet to the joint rear corner with other property now or formerly belonging to the Community Properties, Inc.; thence with the line of said property, N. 76-40 E. 20 feet to a point at the joint rear corner with Lot 35; thence with the joint line with said Lot 35, S. 33-55 E. 160.7 feet to the point of beginning.

This being the identical property conveyed to the mortgagors herein by deed of Community Properties, Inc. of even date and to be recorded herewith.



which has the address of Tollgate Court, Simpsonville, South Carolina (Street) (City) 29681 (State and Zip Code) (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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