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MORTGAGE

THIS MORTGAGE is made this4.En	day of August,
19. 7.7, between the Mortgagor, R C Ayers	
(berein	"Borrower"), and the Mortgagee, South Carolina
(herein Pederal Savings & Loan Association	a comparation presented and existing
ounder the laws of United States of America	whose address is 1500 Hampton Street
Columbia, South Carolina	(herein "Lender").
Will Drug Dorgoway is indebted to Lander in the prin	cipal sum of Twenty. Seven .Thousand,
Two. Hundred and no/100Do	llars, which indebtedness is evidenced by Borrower's note
datedAugust.4., 1977(herein "Note"), p	
with the balance of the indebtedness, if not sooner paid, o	due and payable onJanuary.1,2007

BEGINNING at an iron pin on the northwesterly side of Carriage Lane, joint front corner of Lots 7 and 8, and running thence along Carriage Lane, N. 72-30E 150 feet to an iron pin at the joint front corner of Lots 6 and 7; thence in a new line, N. 23-15 W. 211.5 feet, more or less, to a point on the rear line of Lot 7; thence S. 59-02 W. 129.7 feet to an iron pin, joint rear corner of Lots 7 and 8; thence N. 67-23 W. 28 feet, more or less; thence in a new line through Lot 8, S.23-15 E. 194 feet more or less to the point of beginning.

THIS is a portion of two separate tracts conveyed to the mortgagor by W. D. Brown in deeds recorded on October 18, 1962 and April 2, 1964 in Deed Book 709 at page 179 and Deed Book 746 at page 14, respectively.

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which has the address of Route	1	Simpsonville,			
which has the address of	[Street]	(City)			
S. C. (he	rein "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

4328 RV.2