MORTGAGE

THIS MORTGAGE is made this 23rd day of August between the Mortgagor, Perry S. Luthi, as Trustee for Kull Trust

, 1977 . ,

(herein "Borrower"), and the Mortgagee, GREER FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 107 Church Street, Greer, South Carolina 29651 (herein "Lender").

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 perfermance 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 certain lot of land, with all improvements thereon, located on the southwestern side of White Horse Road, in the State of South Carolina, County of Greenville, being shown and designated as Lot No. 6 on a plat of Cochran Heights by C. O. Riddle, Surveyor, dated November 1952, and recorded in the RMC Office for Greenville County in Plat Book HH at Page 13, and according to said plat having the following courses and distances, to-wit:

BEGINNING at an iron pin on the southwestern side of White Horse Road at the joint front corner of Lots 6 and 7 and running thence with the common line of said lots S 59-05 W 150 feet to an iron pin on the side line of Lot No. 8; thence running with the rear line of Lot 6 N 30-55 W 75.4 feet to an iron pin, the joint rear corner of Lots 5 and 6; thence running with the common line of said Lots N 59-05 E 150 feet to an iron pin on the southwestern side of White Horse Road; thence running along White Horse Road S 30-55 E 75.4 feet to an iron pin, the point of beginning.

THIS is the same property conveyed to Perry S. Luthi, as Trustee for Kull Trust by Garnelius Keeton, Trustee in Bankruptcy for Residential Enterprises, Inc. by deed dated June 28, 1977 and recorded in the RMC Office for Greenville County, South Carolina in Deeds Vol. 1050 at Page 469.

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which has the address of 3207 W

3207 White Horse Poad

Greenville

(City)

South Carolina 29611

(Street)
(herein "Property Address");

(State and Zip Code)

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

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