MORTGAGE

THIS MORTGAGE is made this CATHERINE D. MORRIS between the Mortgagor,

January

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

WHEREAS, Borrower is indebted to Lender in the principal sum of TWENTY FOUR THOUSAND AND Dollars, which indebtedness is evidenced by Borrower's note dated January 7, 1978 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on January 1, 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 Greenville State of South Carolina:

ALL that piece, parcel or lot of land, together with all buildings and improvements thereon, situate, lying and being on the southwestern side of Elizabeth Drive, in Greenville County, South Carolina, being shown and designated as Lot No. 326 on a plat of Cherokee Forest, made by Dalton & Neves, dated August 1954, recorded in the RMC Office for Greenville County, South Carolina, in Plat Book EE at pages 78 and 79, reference to which plat is hereby craved for the metes and bounds thereof.

This is the same property conveyed to the mortgagor by Deed of Vivian S. Belk recorded January 9, 1978 in Deed Book 1/0.71 at Page 5.98 in the RMC Office for Greenville County.

CCTC

Greenville

(City)

South Carolina 29615

which has the address of

(herein "Property Address");

(Street)

(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 no 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

404 Elizabeth Drive

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