THIS MORTGAGE is made this. 28th day of November

19.78, between the Mortgagor, Van K. McCombs and Sara E. McCombs

(berein "Borrower"), and the Mortgagee, Carolina

Federal Savings and Loan Association a corporation organized and existing under the laws of the State of South Carolina hose address is P. O. Box 10148

Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Sixty thousand three hundred (\$60,300.00) -- Dollars, which indebtedness is evidenced by Borrower's note dated Nov. 28, 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 November 1, 2008

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 certain piece, parcel, or lot of land, situate, lying and being on the southeastern side of Locke Drive, in the City of Mauldin, Greenville County, South Carolina, being shown and designated as Lot 1 on a Plat of Section Five, KNOLLWOOD HEIGHTS, recorded in the RMC Office for Greenville County in Plat Book 4-R, at Pages 91 and 92, and having, according to said Plat, the following metes and bounds:

BEGINNING at a point on the southeastern edge of Locke Drive on a joint corner of Donald E. Baltz Subdivision and running thence along a line of said subdivision, S 63-17-00 E, 195.92 feet to a point; thence along a line of Thomas W. Edwards Property, S 74-38-00 W, 289.64 feet to a point on the southeastern edge of Locke Drive; thence along the southeastern edge of Locke Drive, N 32-18-39 E, 195.05 feet to the beginning corner.

This is the same property conveyed to the Mortgagors herein by deed of Harry M. Snider, Jr. and Mary Ellen Snider, dated November 28, 1978, to be recorded simultaneously herewith.

which has the address of 101 Locke Drive, Mauldin, S. C. 29662

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.

MORTGAGE

.....(herein "Property Address");

(State and Zip Code)