THIS MORTGAGE is made this .day of December 19. 78 between the Mortgagor, Martha M. Leaphart(herein "Borrower"), and the Mortgagee, Carolina Federal Sayings and Loan Association..., a corporation organized and existing under the laws of South Carolina whose address is P. O. Box 10121, Greenville, S. C. 29603 (herein "Lender").

Whereas, Borrower is indebted to Lender in the principal sum of Thirty-Eight Thousand and 00/100-1. Dollars, which indebtedness is evidenced by Borrower's note dated. December 1, 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, 1999

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 Greenville County, South Carolina, on the westerly side of McDaniel Avenue, being known and designated as Lot No. 21 of the W. C. McDaniel property, plat of which is recorded in the RMC Office for Greenville County in Plat Book F, at Page 186, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the westerly side of McDaniel Avenue at the joint front corner of Lots 20 and 21 and running thence with the joint line of said lots N. 89-13 W., 177.6 feet to an iron pin; thence with the joint rear lines of Lots 18 and 21; N. 5-08 E., 70.8 feet to an iron pin; thence with the joint line of Lots 21 and 22 S. 89-25 E., 182.5 feet to an iron pin on the westerly side of McDaniel Avenue; thence with the said side of McDaniel Avenue S. 9-10 W. 72 feet to an iron pin to the point of beginning.

This being the same property conveyed to the mortgagor herein by deed of Ben S. Williams, Jr., recorded of even date herewith

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29605(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.

SOUTH CAROLINA-1 to 4 family-6/75-FRIMA/FIRING WRIFORM INSTRUMENT

MORTGAGE