MORTGAGE

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THIS MORTGAGE is made this. FIFTEENTH day of AUGUST

19. 79 between the Mortgagor, Dennis Eugene Ellis

(herein "Borrower"), and the Mortgagee, South Carolina

Federal Savings & Loan Association a corporation organized and existing

under the laws of United States of America whose address is Hampton Street

Columbia, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of ... TWENTY FOUR THOUSAND AND 00/100 (\$24,000.00) ... Dollars, which indebtedness is evidenced by Borrower's note dated ... August 15, 1979 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on ... September 1, 2004

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 in the County of Greenville, State of South Carolina, on the northern side of Stanley Drive, near the City of Greenville, being shown as Unit 74 on a Plat of Harbour Town, recorded in the RMC Office for Greenville County in Plat Book 5P at Pages 13 and 14, being more particularly described as follows:

BEGINNING at a point on the joint front corner of Units 74 and 73, thence running N. 38-39 E. 20.8 feet; thence turning and running S. 51-21 E. 68.8 feet; thence turning anf running S. 38-39 W. 20.8 feet; thence turning and running N. 51-21 W. 68.8 feet to the point of Beginning.

THE FOREGOING CONVEYANCE IS SUBJECT to the terms of that Declaration of Covenants, Conditions and Restrictions, executed by Harbour Town Limited Partnership on January 26, 1976, and recorded in the RMC Office for Greenville County on February 6, 1976 in Deed Book 1031 at Page 271.

DERIVATION: This is the same property conveyed to the mortgagor herein by deed from Carol W. Blanton, dated November 27, 1978, and recorded February 21, 1979 in the RMC Office for Greenville County in Deed Book 1097 at Page 214.

305-B2.4-1-74

[State and Zip Code]

which has the address of 74 Jib Court, Harbour Town Cond. Greenville

SC [Street] [City]

(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 casements, 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.

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, casements 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 Fam 1/2 - 5 75 FNMA FHEMO UNIFORM INSTRUMENT

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