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GREENVILLE CO. S. C.

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DONNIE S. TANKERSLEY
R.H.C.

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MORTGAGE

THIS MORTGAGE is made this 15th day of November, 1979, between the Mortgagor, Ronald P. Bray, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association, a corporation organized and existing under the laws of the United States of America, whose address is 301 College Street, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty-Six Thousand and No/100 (\$26,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated 15 November 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 1 December 2009.

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 those certain pieces, parcels or lots of land situate, lying and being on the Southeastern side of Pine Street, near the City of Greenville, in the County of Greenville, State of South Carolina and known and designated as major portion of Lot Number Thirteen (13) and small portion of Lot Number Twelve (12), Block G on a plat of Map No. 2, Woodville Heights, plat of which is recorded in the R.M.C. Office for Greenville County in Plat Book L at Pages 14 and 15, also shown as the property of William T. Gaillard on plat prepared by Carolina Engineering Surveying Co., recorded in the R.M.C. Office for Greenville County in Plat Book 4C at Page 35; and shown on resurvey of Gould & Associates, Kermite T. Gould, Registered Land Surveyor License #4035, under date of 16 November, 1979, recorded in the R.M.C. Office for Greenville County in Plat Book 7-5 at Page 7, said lots having the metes and bounds, courses and distances as appear upon said latter plat which is incorporated herein by this reference.

This is the exact piece of property conveyed to Mortgagor by deed of William T. Gaillard, dated 15 November 1979 and recorded 15 November 1979 in the aforesaid R.M.C. Office in Deed Book 1115 at Page 627.

which has the address of 12 Pine Street Greenville,
(Street) (City)
South Carolina, 29601 (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 seized 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.

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