MORTGAGE

- M.C ERSLEY

THIS MORTGAGE is made this 16 th day of July , 19 80, between the Mortgagor, James R. and Anna M. Andrews (herein "Borrower"), and the Mortgagee, GREER FEDERAL

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

Whereas, Borrower is indebted to Lender in the principal sum of Forty-four Thousand and NO/100 (\$44,000.00)

Dollars, which indebtedness is evidenced by Borrower's note dated July 16, 1980 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on July 1, 2010

;

All that piece, parcel or lot of land with improvements thereon, in the County of Greenville, State of South Carolina, on the Northeastern side of of Buck Horn Road being shown and designated as Lot No. 20 on a Plat of Grandview Hills made by R. B. Bruce, Engineer, recorded on March 31, 1969, in the R. M. C. Office for Greenville County, S. C., in Plat Book WWW, page 52, reference to which is hereby craved for the metes and bounds thereof.

This is the same property granted to mortgagor herein by deed of William Troy Willis and Sandra G. Willis to be recorded herewith,

COMMENTAL PROPERTY OF THE PARTY OF THE PARTY

which has the address of Route 5, State Park Road Greenville
(Street) (City)

South Carolina (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-FNMA/FHLMC UNIFORM INSTRUMENT

(4328 RV.2)