MORTGAGE

1519 44860

THIS MORTGAGE is made this 8th day of October , 19 80 between the Mortgagor, Shelby G. Joines and Linda B. Joines

(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").

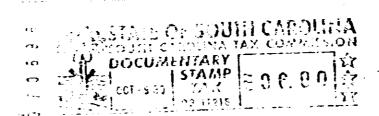
Whereas, Borrower is indebted to Lender in the principal sum of ---Fifteen Thousand and NO/100 Dollars, which indebtedness is evidenced by Borrower's note dated October 8, 1980 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on October 1, 1995;

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 located in Greenville County, State of South Carolina, in O'Neal Township, on the western side of S. C. Highway 253, and being known and designated as Tract No. 2 on plat of property of J. K. Keller, prepared by C. O. Riddle, September, 1953, and recorded in the R.M.C. Office for Greenville County in Plat Book "EEE" page 77, and having the following metes and bounds, according to said plat, to-wit:

BEGINNING at an iron pin on the western side of S. C. Highway 253 at the joint front corner of Tracts 1 and 2 which point is 200 feet southwest from a Country Road and running thence along the western side of said S. C. Highway 253 N. 9-02 W.200 feet to an iron pin; thence along the joint line of Tracts 2 and 3 S. 80-16 W. 414.9 feet to an iron pin; thence S. 10-30 E. 180 feet to an iron pin; thence along the joint line of Tracts 1 and 2 N. 83-04 E. 410 feet to the point of beginning and containing 1.80 acres, more or less. TOGETHER with the right of way or easement to use the strip of land 50 geet in width lying along the rear of Tracts 1 and 2 for ingress and egress.

Subject to any and all easements, rights of way of record on the premises. This is that property conveyed to Mortgagor by deed of Paul Butler recorded July 1, 1976 in Deed Book 1038 page 951.



which has the address of Route # 2 Highway #253
(Street)

Taylors, (City)

S. C. 29687 (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 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.