MORTGAGE

20/10/20 22/20

day of October THIS MORTGAGE is made this 31st between the Mortgagor, Ray W. McCarson and Renæ T. McCarson

(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-Nine Thousand and Dollars, which indebtedness is evidenced by Borrower's note dated October 31, 1980 (herein "Note"), providing for monthly install-

ments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on November 1, 2010

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 together with all buildings and improvements thereon, situate, lying and being on the southern side of Devonshire Lane in Greenville County, South Carolina being known and designated as Lot No. 19, Section I-A of Northwood Hills as shown on a plat thereof made by Piedmont Engineers and Architects dated August, 1960, and recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book QQ at page 156, and having according to said plat the following metes and bounds, to-wit:

Beginning at an iron pin on the soutern side of Devonshire Lane at the joint front corners of Lots No. 18 and 19; thence running along the common line of said Lots, S. 9-45 W., 145 feet to an iron pin; thence running S. 76-10 E., 124.9 feet to an iron pin at the joint rear corner of Lots 19 and 20; thence running along the common line of said lots N. 6-10 E., 170 feet to an iron pin on the southern side of Devonshire Lane; thence with the southern side of Devonshire Lane, N. 88-03 W., 120 feet to an iron pin, the point of beginning.

The above property is the same property conveyed to the mortgagors by deed of Harvey B. Speer and Gail S. Speer to be recorded herewith.

which has the address of 207 Devonshire Lane (Street)

Greenville

(City)

South Carolina

(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 uncncumbered, 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—I to 4 Family—6/75—FNMA/FHEMC UNIFORM INSTRUMENT

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