goga,

18' H9 3E

LarzRSLEY

Family Federal Savings & Loan Assn.

Drawer L

Greer, S.C. 29651

MORTGAGE

THIS MORTGAGE is made this 11th day of December.

19. 81, between the Mortgagor, CHARLES V, VARNER & MARGIE C. VARNER

(herein "Borrower"), and the Mortgagee Family Federal

Savings & Loan Association a corporation organized and existing under the laws of the United States of America , whose address is 713 Wade Hampton Blvd.

Greer, South Carolina (herein "Lender").

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 lot of land in Greenvillle County, State of South Carolina, on the northeastern side of Windemere Drive, being shown as Lot 22 on plat of Cherokee Forest, recorded in Plat Book EE at Page 191, and described as follows:

BEGINNING at an iron pin on the northeastern side of Windemere Drive at the corner of Lot 23, and running thence with the northeastern side of said Drive, S. 33_30 E., 100 feet to iron pin at corner of Lot 21; thence with line of said lot, N. 56_30 E., 185 feet to iron pin; thence N. 33-30 W., 100 feet to iron pin at corner of Lot 23; thence with line of said lot, S. 56-30 W., 185 feet to the beginning corner.

This being the identical property conveyed to the Mortgagors herein by deed of Dorothy D. Kittrell dated December 11, 1981, and to be recorded herewith.

DOCUMENTARY STAMP STAMP TAX

South Carolina .29615(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.

SOUTH CAROLINA-1 to 4 Family-6/75-FNMA/FHLMC UNIFORM INSTRUMENT

GCTO -----3 DE14 8

1328 RV.2