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THIS MORTGAGE is made this......day of.... 19. 82, between the Mortgagor, SUKHDEY. S. GURAM AND HARBIR K. GURAM . (herein "Borrower"), and the Mortgagee,..... KEOWEE FEDERAL SAVINGS AND LOAN ASSOCIATION OF OCONEE COUNTY , a corporation organized and existing, whose address is..... under the laws of. 123 East North First Street — Seneca, South Carolina 29678(herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of SIXTY THOUSAND AND NO/100 Dollars, which indebtedness is evidenced by Borrower's note dated. January 21, 1982 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on ... MARCH 1, 2012

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 certain piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina, and being shown and designated as Lot 29 on a plat of Pine Brook Forest Subdivision recorded in Plat Book 4X at Pages 48 and 49, R.M.C. Office, Greenville County, South Carolina and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point on Green Road at the joint front corner of Lots 28 and 29 and running thence with said line N. 76-25 E. 139.6 feet to a point; thence running N. 10-46 W. 150.5 feet to a point; thence running S. 89-06 W. 124 feet to a point; thence running S. 05-57 E. 173.3 feet to the point of beginning.

Derivation: Deed Book 1158, Page 889 - Sonja Elizabeth Nyman 11/30/81

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Simpsonville Lot 29 Pinebrook Subdivision which has the address of [City] [Street]

......(herein "Property Address"); [State and Zip Code]

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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

American Savings & Accounting Supply, Inc.

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