MORTGAGE

THIS MORTGAGE is made this 31st day of May

19.84, between the Mortgagor, J. L. Bray

(herein "Borrower"), and the Mortgagee, POINSETT FEDERAL

SAVINGS AND LOAN ASSOCIATION of Travelers Rest, a corporation organized and existing under the laws of South Carolina, whose address is 203 State Park Road, Travelers Rest, S. C. 29690

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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.

State of South Carolina:

ALL that certain piece, parcel or lot of land located in the County of Greenville, State of South Carolina lying and being on the Northern side of Roe Ford Road (Highway #88) Paris Mountain Township and being shown and designated as lot #109 of Stratford Forest said plat being recorded in the RMC Office of Greenville County in plat book KK at page 89 and having, according to said plat the following metes and bounds, to-wit:

REGINNING at an iron pin on the Northern side of Roe Ford Road at the joint front corner of lots 108 and 109 and running thence with the line of lot 108 N. 5-25 W. 236.4 feet to an iron pin in the rear line of lot 105; thence N. 84-03 W. 158 feet to an iron pin at the joint rear corner of lots 109 and 110; thence with the line of lot 110 S. 15-30 W. 208 feet to an iron pin on the Northern side of Roe Ford Road; thence with the Northern side of Roe Ford Road S. 77-38 E. 240 feet to an iron pin, the point of REGINNING.

Being the same property conveyed to the Mortgagor herein by deed of Martha S. Dalton said deed being dated May 31, 1984 and recorded in the RMC Office of Greenville County in deed book 12/4 at page 19.

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South. Carolina. 29609. ... (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

5,00

14328-4-21