and

Grayson,

(herein "Note"), providing for monthly install-

MORTGAGE

THIS MORTGAGE is made this 18th day of between the Mortgagor, Gladys V. Duncan

(herein "Borrower"), and the Mortgager, 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 Twenty Thousand and No/100

Dollars, which indebtedness is

This being the same property conveyed to the mortgagor herein by deed of Clyde E. Riggins and Clara J. Riggins of even date and to be recorded herewith.

July 18, 1978

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

evidenced by Borrower's note dated

July 1, 1988

which has the address of 103 Drury Lane (Start)

S. C. 29662 (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/THEMC UNIFORM INSTRUMENT

1228 RV.2