CREENVILLE CO. S. C.

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DONNIE S.TARKERSLEY R.M.C.

MORTGAGE

THIS MORTGAGE is made this 30th day of July , 1973 between the Mortgagor, Ronald Fleming Carter

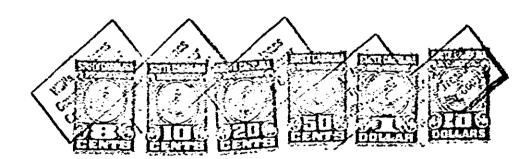
and the Mortgagee, Security Federal Savings & Loan Association, a corporation organized and existing under the laws of South Carolina, whose address is East Camperdown Way, Creenville, South Carolina (herein "Lender").

WHEREAS Borrower is indebted to Lender in the principal sum of Twenty-nine thousand seven hundred and no/100th Blars, which indebtedness is evidenced by Borrower's note of even date herewith (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable or July 10, 2003.

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 berewith 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: being known and designated as Lot No. 127 on a plat of Heritage Hills, recorded in the RMC Office of the Greenville County Courthouse in Plat Book YY at page 187 and being described, according to said plat, more particularly, to-wit:

BEGINNING at an iron pin on the southern side of Beaufort Street at the joint front corner of Lots 126 and 127 and running thence with said boundary line, S 19-53 E 165 feet; thence N 70-07 E 85 feet; thence N 12-56 W 167 feet to a point on Beaufort Street; thence along Beaufort Street, S 70-07 W 105 feet to the point of beginning.

The above-described property was conveyed to the Mortgagor by deed of William O. Langley, Jr. to be recorded forthwith in the said RMC Office.



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 in the event 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 easements and restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

Uniform Covenants. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal of and interest on the indebtoleses evidenced by the Note, propayment and late charges as provided in the Note, and the principal of and interest on any Future Advances occurred by this Mortgage.

SOUTH CAROLINA -- HILMC-1/12-1 to 4 family

328 NV.