

MORTGAGE

THIS MORTGAGE is made this 2 day of November, 1977 between the Mortgagor, LINDA J. ACKER (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").

WHEREAS, Borrower is indebted to Lender in the principal sum of EIGHTEEN THOUSAND AND NO/100 Dollars, which indebtedness is evidenced by Borrower's note dated November 2, 1977 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on November 1, 1992

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 in Greenville Township, Greenville County, State of South Carolina being known and designated as Lots Nos. 27 and 28 on Carlton Ave. of the Property of Fallis Realty Co. on a plat made by W.M. Rast, Engineer, March 1929 and recorded in the RMC Office for Greenville County in Plat Book H at Page 145 and 146 and having according to said plat the following metes and bounds, courses and distances to wit: BEGINNING at a point on Carlton Avenue at the joint front corner of Lots No. 26 and 27 and running thence with the line of Lot No. 26, S. 65 E., 200 feet to the joint rear corner of Lots Nos. 26 and 27; thence S. 35 W., 50 feet to the joint rear corner of Lots Nos. 28 and 29; thence with the line of Lot No. 28, S. 65 W., 200 feet to a point on Carlton Ave.; thence with Carlton Ave., S. 35 E., 50 feet to the point of beginning. This is the same property conveyed to the grantor by Deed of Noah L. Smith recorded May 4, 1959 in Deed Book 623 at Page 167 in the RMC Office for Greenville County.

ALSO: ALL that certain piece, parcel or lot of land in the State and County aforementioned known and designated as Lot No. 4 on a plat of "Property of Linda J. Acker" prepared by Carolina Surveying Company dated November 17, 1977 recorded in Plat Book LK at Page 41 in the RMC Office for Greenville County and having according to said plat, the following metes and bounds, to wit: BEGINNING at an old iron pin on the southern edge of Spring Street (said point being 403.2 feet in a easterly direction from the intersection of Standing Springs Road and Spring Street) and running thence along Spring Street, N. 74-45 E. 76.8 feet to an old iron pin at the joint front corner of Lot No. 5; thence with the joint line of Lots 4 and 5, S. 25-56 E., 133.7 feet to an iron pin on the property now or formerly of L.J. Hamby; thence with the Hamby line, S. 82-00 W., 105 feet to an old iron pin on property line of Griswald; thence with the Griswald line, N. 14-01 W., 119.5 feet to an old iron pin being the point of beginning. This being the same property conveyed to the grantor by Deed recorded April 20, 1964 from Paul and Joyce Abrams in Deed Book 747 at Page 46 in the RMC Office for Greenville County.

ALSO: ALL that certain piece, parcel or lot of land in the State and County aforesaid being known and designated as Lot No. 6 on a plat of "Property of Linda J. Acker" prepared by Carolina Surveying Company dated November 17, 1977 recorded in Plat Book LK at Page 42 in the RMC Office for Greenville County and having, according to said plat, the following metes and bounds, to wit: BEGINNING at an old iron pin on the southern edge of Spring Street (said point being 581 feet more or less in a easterly direction from the intersection of Standing Springs Road and Spring Street) and running thence along Spring Street, N. 60-48 E., 75.3 feet to an old iron pin at the joint front corner of Lots 6 and 7; thence with the joint line of Lots 6 and 7, S. 27-35 E., 162.5 feet to an old iron pin; which has the address of _____ (continued on back)

[Street] [City]

(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 seized 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.