

South Carolina Federal Savings & Loan Association
1500 Hampton Street
Columbia, South Carolina

BOOK 1420 PAGE 919

MORTGAGE

THIS MORTGAGE is made this 12th day of January, 19 78, between the Mortgagor, Cynthia F. Harter

(herein "Borrower"), and the Mortgagee, South Carolina Federal Savings and Loan Association, a corporation organized and existing under the laws of the United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty-six Thousand Seven Hundred and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated January 12, 1978, (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, 2007

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, with improvements thereon, situate, lying and being on the southwestern side of Woodharbor Drive near the City of Greenville, in the County of Greenville, State of South Carolina and known and designated as Lot No. 7 of a subdivision known as Woodharbor, plat of which is recorded in the R.M.C. Office for Greenville County in Plat Book 5P at Page 37 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southwestern side of Woodharbor Drive at the joint front corner of Lots Nos. 6 and 7 and running thence with the joint line of said lots S. 39-13 W., 200.09 feet to an iron pin; running thence N. 51-08 W., 47.90 feet to an iron pin; thence N. 51-42 W., 49.10 feet to an iron pin at the joint rear corner of Lots 7 and 8; running thence with the joint line of said lots N. 39-13 E., 201.14 feet to an iron pin on the southwestern side of Woodharbor Drive; running thence along the southwestern side of said drive, S. 50-48 E., 97.0 feet to an iron pin, the point and place of beginning.

This is the same property conveyed to the Mortgagor herein by deed of W. N. Leslie, Inc. recorded in the R.M.C. Office for Greenville County in Deed Book 1071 at Page 899 on the 13th day of January, 1978.

which has the address of Woodharbor Drive Greenville
[Street] [City]
[State and Zip Code] (herein "Property Address");

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.

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