

MORTGAGE

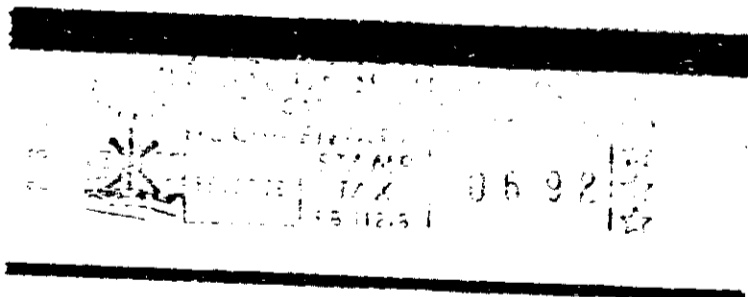
THIS MORTGAGE is made this 25th day of February 1978, between the Mortgagor, Gary B. Byrd and Joyce H. Bryd (herein "Borrower"), and the Mortgagee, POINSETT FEDERAL SAVINGS AND LOAN ASSOCIATION of Travelers Rest, a corporation organized and existing under the laws of South Carolina, whose address is 203 State Park Road, Travelers Rest, S. C. 29690 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Seventeen Thousand Two Hundred Fifty and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated February 25, 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 July 1, 1998;

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, situate, lying and being in the State of South Carolina, County of Greenville, on waters of Mathers Creek, in the Sunset Valley Subdivision, Block A, Plat Book WW, at page 112 and 113, shown and designated as Lot #1 and being more particularly described according to said plat as follows, to-wit: BEGINNING at an iron pin at Ragsdale Drive, joint front corner of Lots #1 and #2 and the Southwest corner of the lot herein described, thence with road North 22-16 East, 100 feet to an iron pin; thence South 89-29 East, 110 feet to a point in Mathers Creek; thence with Mathers Creek South 16-39 West, 141.4 feet to a point; thence North 67-44 West, crossing iron pin, 80 feet with line of Lot #2 to the point of beginning at Ragsdale Drive;

This being the identical property conveyed to the Mortgagors herein by deed of Lenora C. Bryant, William R. Kimnett and Chad Davis recorded in the Office of Register of Mesne Conveyance for Greenville County in Deed Book 1074, at Page 225.



which has the address of Ragsdale Drive (Street) (City) S.C. (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.

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