

MORTGAGE

THIS MORTGAGE is made this 5th day of September, 1978, between the Mortgagor, R. Edwin Wilkes, Jr. (herein "Borrower"), and the Mortgagee, 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").

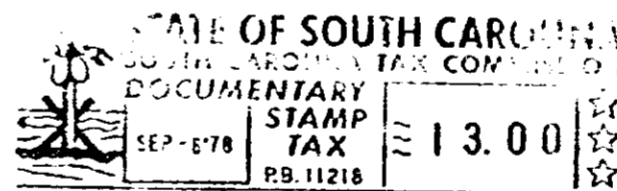
WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty-two Thousand Five Hundred and NO/100 (\$32,500.00) Dollars, which indebtedness is evidenced by Borrower's note dated September 5, 1978 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on October 1, 1978;

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 lot of land, with the buildings and improvements thereon, in Paris Township, Greenville County, State of South Carolina, on the northwest side of Watkins Bridge Road, sometimes referred to as the Duncan Bridge Road, or S.C. Highway No. 133, containing one acre, more or less, according to survey made by Terry T. Dill, Surveyor, July 10, 1959, and having the following metes and bounds according to said survey and plat:

BEGINNING at an iron pin in center of Watkins Bridge Road, at corner of tract conveyed to Anna M. Beaty, and running thence with Beaty line, N.53-25W. 310.6 feet to iron pin; thence along the line of the subdivision known as Oakland Terrace, S.41-15W. 174.7 feet to iron pin; thence S.59-45E. 325 feet to iron pin in center of Watkins Bridge Road; and thence with the center of Watkins Bridge Road, N.37-38E. 138 feet to the beginning corner.

This being the same property conveyed to the Mortgagor herein by deed of Virginia R. Buchanan, dated September 5, 1978, and recorded in Deed Book 1086, Page 765, of the R.M.C. Office for Greenville County South Carolina.



which has the address of 18 Watkins Bridge Road, Greenville, S. C. 29609
(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.

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