

MORTGAGE

THIS MORTGAGE is made this 18th day of December 1978, between the Mortgagor, JOE D. FINLEY AND LINDA G. FINLEY (herein "Borrower"), and the Mortgagee, UNITED FEDERAL SAVINGS AND LOAN ASSOCIATION OF FOUNTAIN INN, a corporation organized and existing under the laws of the United States of America, whose address is 201 Trade Street, Fountain Inn, S.C. 29644 (herein "Lender").

Whereas Borrower is indebted to Lender in the principal sum of SIXTEEN THOUSAND FIVE HUNDRED AND 00/100 Dollars, which indebtedness is evidenced by Borrower's note dated December 18, 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 January 1, 1991

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: in the Town of Fountain Inn, and shown on a plat prepared by Joe E. Mitchell, R.L.S., on October 10, 1972, which plat is entitled Caroline Courts and which lot is known as Lot no. 2 according to said plat and is more particularly described as follows:

BEGINNING at an iron pin on the western edge of Coleman Avenue and joint front corners of lots 1 & 2 and running thence along the eastern edge of Coleman Avenue, S. 12-09 W., 55.2 feet to an iron pin; thence S. 15-25 W., 89.7 feet to an iron pin, joint corner of lots 2 and 3; thence along their common boundary, N. 72-00 W., 151.4 feet to an iron pin; thence N. 14-56 E., 152.8 feet to an iron pin, joint rear corners of lots 1 and 2; thence along their common boundary, S. 68-57 E., 150.0 feet to the point of beginning.

This is the same property conveyed to the mortgagors by deed of Agnes C. New, et al, as heirs of the estate of S. L. Coleman, recorded on April 12, 1978 in deed book 1076 at page 956 in the RMC Office for Greenville County.

102 Coleman Avenue, Fountain Inn, S.C. 29644
which has the address of _____
(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.