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GREENVILLE CO. S. C.

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DONNIE S. TANKERSLEY  
R.M.C.

# MORTGAGE

THIS MORTGAGE is made this 25th day of April, 1979, between the Mortgagor, Joseph G. Francis, Jr., (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association, a corporation organized and existing under the laws of the United States of America, whose address is 301 College Street, Greenville, South Carolina (herein "Lender").

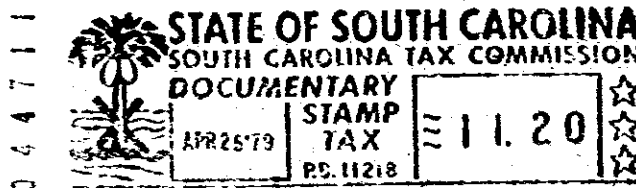
WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty-eight Thousand (\$28,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated April 25, 1979, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on May 1, 1999.....;

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 lot of land situate on the East side of Jones Avenue, in the County of Greenville, South Carolina, being part of Lot 12, said lot shown on plat recorded in Plat Book "P" at Page 186, the land hereby conveyed being described as follows:

Beginning at an iron pin at the Northeast intersection of Jones Avenue and Camille Street and running thence with Camille Street S 89.0 E 166.5 feet; thence in a straight line to a point in the dividing line of Lots 11 and 12, which point is 177 feet from Jones Avenue; thence along the line of Lot No. 11 N 89.0 W 177 feet to Jones Avenue; thence along said Avenue S 1.0 W 70 feet to the beginning corner.

This is the same property heretofore conveyed to the Mortgagor herein by deed of Joseph G. Francis, Anthony G. Francis, James J. Francis, Theresa Francis Pitts, Mary Francis Norman and William Robert Francis, dated April 25, 1979, and recorded April 1979, in the R.M.C. Office for Greenville County in Deed Book 1101 at Page 198.



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which has the address of 343 Jones Avenue Greenville, (Street) (City)  
South Carolina 29602 (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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