

OCT 6 4 56 PM MORTGAGE

THIS MORTGAGE WAS MADE THIS 4th day of October, 1972, between the Mortgagor, Joseph C. Edwards and Frances Faye Edwards (herein "Borrower"), and the Mortgagee, James Financial Corporation, a corporation organized and existing under the laws of Ohio, whose address is 1707 Cleveland Avenue, N.W., Canton, Ohio (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty-one Thousand Six Hundred and No/100 Dollars, which indebtedness is evidenced by Borrower's note of even date herewith (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, 2002;

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 20 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: being known as Lot Number 40 on plat of White Horse Heights Subdivision, recorded in Plat Book "BB" at Page 135 in the RMC Office for Greenville County.

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE ASSIGNMENT

FOR VALUE RECEIVED, JAMES FINANCIAL CORPORATION, hereby assigns, transfers and sets over to _____, the within mortgage and the note the same secures.

Dated this _____ day of _____ 1972.

In the Presence of:

JAMES FINANCIAL CORPORATION

BY J. E. Gremillion
J. E. Gremillion, Asst. Vice President

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 in the event 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 easements and restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.