

MORTGAGE

THIS MORTGAGE is made this 14th day of February, 1975, between the Mortgagor, Tona A. Paradeses

(herein "Borrower"), and the Mortgagee, Security Federal Savings & Loan Association, a corporation organized and existing under the laws of South Carolina, whose address is East Camperdown Way, Greenville, South Carolina, (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty-nine Thousand Three Hundred Fifty & 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 February 10, 2005

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 piece, parcel or lot of land, with all improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot 262 of a subdivision known as Sector V. Botany Woods according to a plat thereof prepared by Piedmont Engineering Service, May 1961, and recorded in the R.M.C. Office for Greenville County in Plat Book YY at pages 6 and 7, and having, according to said plat, the following metes and bounds, to-wit:

Beginning at an iron pin on the southern side of Riviera Drive at the joint front corner of Lots 262 and 263, and running thence with the joint line of said lots, S. 4-20 E. 123.8 feet to an iron pin at the corner of Lots 262, 263 and 261; thence with the line of Lot 261, S. 87-00 E. 140 feet to an iron pin on the western side of Howell Road; thence with the western side of said Howell Road, N. 0-38 E. 100 feet to an iron pin at the intersection of Howell Road and Riviera Drive; thence with the curve of said intersection, the chord of which is N. 43-36 W. 35.9 feet, to an iron pin on the southern side of said Riviera Drive; thence with the southern side of said Riviera Drive, N. 87-51 W. 125.6 feet to the beginning corner; being the same conveyed to the John and Tona Paradeses by deed recorded in Deed Book 891 at page 428.



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

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, prepayment and late charges as provided in the Note, and the principal of and interest on any Future Advances secured by this Mortgage.

4328 RV-2