

THIS MORTGAGE is made this 4th day of May 1976, between the Mortgagor, S. Bartow B. Gilbert, Jr., and Elizabeth G. Gilbert, (herein "Borrower"), and the Mortgagee, Carolina Federal Savings & Loan Association, a corporation organized and existing under the laws of United States whose address is 500 East Washington Street, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty-Two Thousand Nine Hundred (\$32,900.00) Dollars, which indebtedness is evidenced by Borrower's note dated May 4, 1976 (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, 2006

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 piece, parcel or lot of land with the buildings and improvements thereon, lying and being on the southwesterly side of Longview Terrace, in the City of Greenville, S. C., being known and designated as Lot No. 22 on plat of Forest Heights as recorded in the R.M.C. Office for Greenville County, S. C. in Plat Book P, page 71 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southwesterly side of Longview Terrace, said pin being the joint front corner of Lots 21 and 22 and running thence with the line of Lot 21 S. 20-44 W. 155.8 feet to an iron pin; thence N. 65-45 W. 70 feet to an iron pin, the joint rear corner of Lots 21 and 23; thence with the line of Lot 23 N. 20-44 E. 151.4 feet to an iron pin on the southwesterly side of Longview Terrace; thence with the southwesterly side of Longview Terrace S. 69-16 E. 70 feet to an iron pin, the point of beginning.



which has the address of 445 Longview Terrace Greenville South Carolina (herein "Property Address");

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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