

MORTGAGE

THIS MORTGAGE is made this 9th day of June 1976, between the Mortgagor, Pat. L. Oakley, (herein "Borrower"), and the Mortgagee, Family Federal Savings & Loan Association, a corporation organized and existing under the laws of the United States of America whose address is 3 Edwards Bldg., 600 N. Main St., Greer, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Six thousand two hundred & no/100 Dollars, which indebtedness is evidenced by Borrower's note dated June 9, 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 First, July, 2001

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, situate, lying and being in the State of South Carolina, County of Greenville, on the northern side of State Highway 110 (Greer - O'Neal Highway), and having the following metes and bounds, to-wit:

BEGINNING at a point on said Highway, which point is the southeastern corner of the lot conveyed in Deed Book 727-454, and running thence with said Highway S. 79-53 E. 80 feet to a point; thence N. 9-45 E. 155 feet, more or less, to the City of Greer Lake property; thence with the lake property line in a northwesterly direction 65 feet, more or less, to the corner of the lot now or formerly of Paul F. McCarthy; thence with said lot S. 34-00 W. 125 feet, more or less, to the point of beginning.



which has the address of Memorial Drive Ext., Greer (City) SC 29651 (State and Zip Code) (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 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 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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