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MORTGAGE

Mail to: Family Federal Savings & Loan Assn. Drawer L Greer, S.C. 29651

THIS MORTGAGE is made this 23 day of November 1976, between the Mortgagor, Leland M. Loftis And Deborah P. Loftis (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").

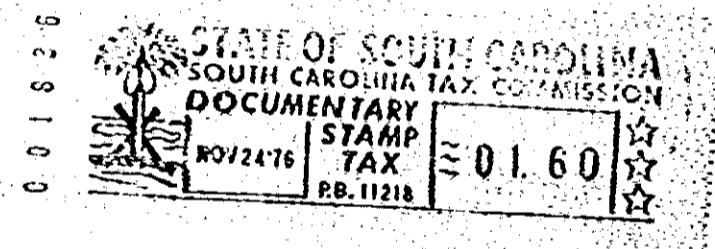
WHEREAS, Borrower is indebted to Lender in the principal sum of Four thousands & no/100 Dollars, which indebtedness is evidenced by Borrower's note dated November 23, 1976 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on First, November 1991;

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 those pieces, parcel or lots of land with improvements thereon, in Chicks Springs Township, Greenville County, State of South Carolina, lying on the East side of the St. Mark Road, about one mile North from the New U. S. Super Highway Number 29 and Chicks Springs, being all of Lots Number 8 on a plat of property made for W. B. Williams by H. L. Dunahoo, Surveyor, dated January 21, 1947, said plat being recorded in the R.M.C. Office for Greenville County in Plat Book "Q" at Page 129 and having the courses and distances as indicated on the plat.

DERIVATION: See Deed of Claude Ray Edens recorded on March 29, 1974 in Deed Book 996, Page 247.

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which has the address of Route 3 Taylors S. C. 29687 (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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