

DONNIE S. TANKERSLEY
R.M.C.

MORTGAGE

THIS MORTGAGE is made this 26th day of January, 1977, between the Mortgagor, Charles R. Covington and Janice M. Covington (herein "Borrower"), and the Mortgagee, GREER FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 107 Church Street, Greer, South Carolina 29651 (herein "Lender").

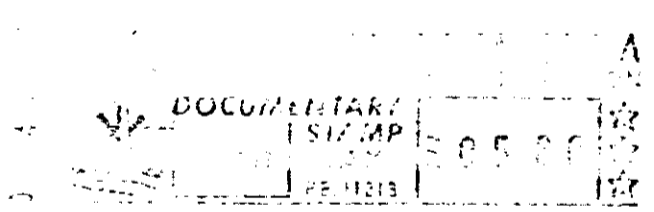
WHEREAS, Borrower is indebted to Lender in the principal sum of -FOURTEEN THOUSAND AND NO/100 (\$14,000.00)- - - - Dollars, which indebtedness is evidenced by Borrower's note dated January 26, 1977 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on January 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 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 parcel or lot of land situated on the east side of Caldwell Street, near the limits of the City of Greer and northward therefrom, in Chick Springs Township, Greenville County, State of South Carolina, designated as Lot No. 57 of the property of Geanie Caldwell according to survey and plat thereof by H. L. Dunahoo, Surveyor, dated October 24, 1949, recorded in Plat Book "X", page 1, R.M.C. Office for Greenville County, having a frontage of 70 feet on Caldwell Street, a depth of 263.4 feet on the north side, a rear line of 79.5 feet on the east side, and a depth of 227.3 feet on the south side.

ALSO: All that other parcel or strip of land 15 feet in width adjoining the lot above described, being a portion of Lot No. 56 of the said Caldwell property, and being the remainder of Lot No. 56 reserved by Larry Ribak and Stanley Ribak from their deed to Joseph J. Hill, et al, and being the remaining portion of the property conveyed to them by Lloyd E. Hunt, recorded in Deed Book 516, page 98, R.M.C. Office for Greenville County.

This being the same property conveyed to mortgagors by deed of Steve C. Van Patton and Sharon K. Van Patton dated January 26, 1977, to be recorded herewith.



which has the address of 110 Caldwell Street, Greer, South Carolina 29651 (herein "Property Address"); (Street) (City) (State and Zip Code)

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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