

MORTGAGE

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THIS MORTGAGE is made this 25th day of February 1977, between the Mortgagor, Robert L. Smoak, Jr. and Louise B. Smoak (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings & Loan Association, a corporation organized and existing under the laws of United States of America, whose address is 1500 Hampton Street Columbia, South Carolina (herein "Lender").

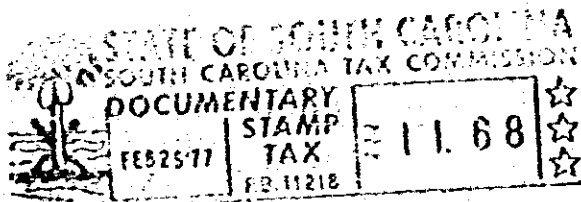
WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty Nine Thousand Two Hundred and 00/100 (\$29,200.00) Dollars, which indebtedness is evidenced by Borrower's note dated (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on March 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 piece, parcel or lot of land located in the County of Greenville, State of South Carolina and being known and designated as Lot No. 6 on a plat of Property of Lee P. Ramsey, said plat being recorded in the R.M.C. Office for Greenville County in Plat Book S at Page 117 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point on the southern side of Phillips Drive and running thence S. 37-15 W. 87 feet to a point at the joint rear corner of Lots 5 and 6; thence with the line of Lot 5, N. 46-30 W. 407.2 feet to a point on a road; thence with the said road, N. 58-11 E. 134.8 feet to a point on the southern side of the right-of-way of North Parker Road; thence with North Parker Road, S. 65-30 E. 158.7 feet to a point at the intersection of North Parker Road and Phillips Drive; thence with Phillips Drive, S. 26-15 E. 230.2 feet to the point of beginning.

BEING the same property conveyed to the Mortgagors herein by deed of W. Dale Keown, said deed being recorded in the R.M.C. Office for Greenville County on October 4, 1973 in Deed Book 985 at Page 584.



which has the address of Rt. # 7, North Parker Road, Greenville, S. C. 29609 (Street) (City) (herein "Property Address"); (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 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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