

FILED
GREENVILLE CO. S.C.

BOOK 1397 PAGE 951

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

MORTGAGE

THIS MORTGAGE is made this 18th day of May 1977, between the Mortgagor, Charles M. Freeman and Rejeana H. Freeman (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 Twenty Thousand Seven Hundred and NO/100 Dollars, which indebtedness is evidenced by Borrower's note dated May 18, 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 May 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: located in the City of Greer, being shown and designated as Lot No. 3 on a plat of property prepared for C.W. McClimon, et al, Jan. 24, 1969, by H. S. Brockman, R.S., and according to said plat the lot has the following courses, to-wit:

BEGINNING at an iron pin on the bank of Morrow Street and running thence S. 66-04 E. 159.2 feet to an iron pin; thence S. 25-11 W. 148.7 feet to an iron pin; thence N. 66-54 W. 160.6 feet to an iron pin on Morrow Street; thence N. 23-18 E. 100 feet to an iron pin on the bank of Morrow Street; thence N. 27-33 E. 53 feet to the point of beginning.

AND ALSO, all that certain piece or strip of land, lying and being in the County and State aforesaid, Chick Springs Township, in the City of Greer, lying east of Morrow Street and to the rear of Lots 3 and 4 as shown on Plat of property of C. W. McClimon et al, made by H.S. Brockman, R.S., Jan. 24, 1969, and having according to said plat, the following courses, to-wit:

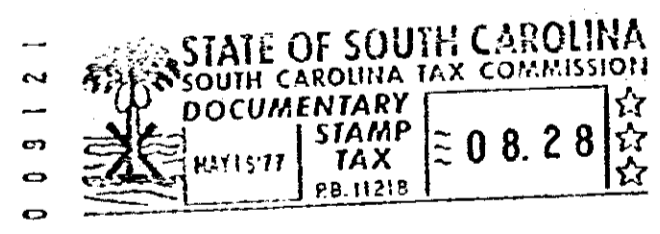
BEGINNING on an iron pin, joint rear corner of Lots Nos. 3, 4, 5 and 7 as shown on said plat, and runs thence with the common line of lots Nos. 3 and 4, S. 25-11 W. 123.7 feet to a stake on the said line and joint corner of Lot No. 4 and 2; thence with the common line of Lots Nos. 2 and 4, S. 65-49 E. 20 feet to a stake on the common line of Lots 2 and 4; thence a new line parallel to the first line, N. 25-11 E. 123.4 feet to a stake on the common line of Lots Nos. 4 and 7; thence with the common line of Lots Nos. 4 and 7 N. 64-46 W. 20 feet to the beginning corner.

Both conveyances subject to all restrictions, easements, rights of way, roadways and zoning ordinances of record, on the recorded plats or on the premises.

This is that same property conveyed to Mortgagors by deed of FRANK P. MCGOWAN, TR MASTER IN EQUITY and to be recorded this date.

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which has the address of 308 Morrow Street Greer, S. C. 29651 (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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