

**MORTGAGE**

THIS MORTGAGE is made this 3rd day of June 1977, between the Mortgagor, Jack L. Adkins and Margaret L. Adkins (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-Four Thousand and No/100 (\$24,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated June 3, 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 July 1, 1987.

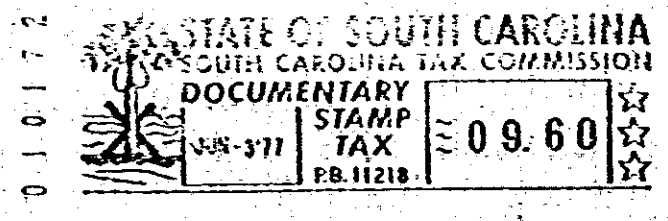
To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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. 60 of Fowler Field, Section I, according to a plat recorded in the RMC Office of Greenville County in Plat Book 4F at Page 56 and having, according to said plat, the following metes and bounds to-wit:

BEGINNING at a point on the northern side of Quail Trail at the joint front corner of Lots 61 and 60 and running thence N. 44-30 W. 190 feet to a point; thence N. 45-30 E. 120 feet to a point in the rear line of Lot 59; thence with line of Lot 59 S. 44-30 E. 190 feet to a point on Quail Trail; thence with Quail Trail S. 45-30 W. 120 feet to the point of beginning.

Being the same property conveyed to the mortgagor by deed of Geza Farkas, recorded in the R.M.C. Office for Greenville County, in Deed Book 1007, at Page 177.

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which has the address of 109 Quail Trail, Greenville, South Carolina (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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