

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

MORTGAGE

THIS MORTGAGE is made this sixth day of June, 1977, between the Mortgagor, John A. Messer, III and Patricia D. Messer (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").

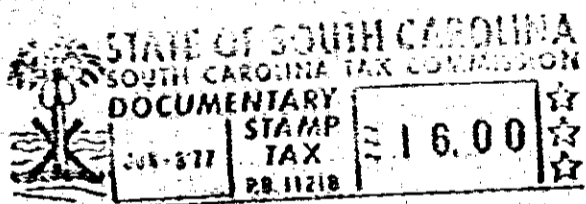
WHEREAS, Borrower is indebted to Lender in the principal sum of Forty Thousand and no/100ths-- (\$40,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated June 6, 1977 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on June 1, 2007.

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 situate, lying and being on the northern side of Elmwood Drive in the County of Greenville, State of South Carolina, being shown and designated as Lot No. 48 according to a plat entitled Section 4 of Edwards Forest, made by C. O. Riddle, December, 1965, recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book JJJ at Page 82, and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point on the northern side of Elmwood Drive at the joint front corner of Lots 47 and 48, and running thence, along Elmwood Drive, S. 49-57 W. 100 feet to a point; thence, N. 40-03 W. 154 feet to a point; thence, running N. 11-13 W. 62.4 feet to a point; thence, running N. 53-24 E. 70 feet to a point; thence, running S. 40-03 E. 204.4 feet to the point of beginning.

DERIVATION: See deed of William D. Crumley to the Mortgagors herein as recorded in Deed Book 933 at Page 209 on January 6, 1972 in the R.M.C. Office for Greenville County, South Carolina.



which has the address of 24 Elmwood Drive Taylors, S. C. 29687 (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 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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