

MORTGAGE

THIS MORTGAGE is made this 15th day of July, 1977, between the Mortgagor, Clarence W. Harris and Helen J. Harris (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 FORTY THOUSAND AND NO/100 (\$40,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated July 15, 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, 1997

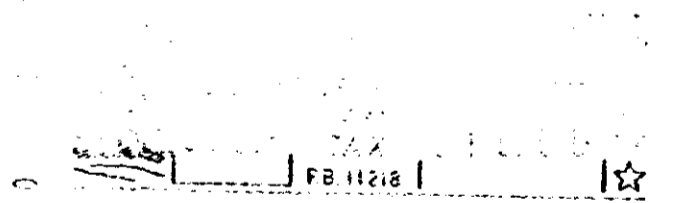
To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 northeastern side of St. Augustine Drive, in the County of Greenville, State of South Carolina, near the City of Greenville, being shown as Lot 17 on plat of Pelham Estates recorded in the R.M.C. Office for Greenville County in Plat Book PPP, at pages 28 and 29, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northeastern side of St. Augustine Drive at the corner of Lot 16 and running thence with the northeastern side of said Drive S. 58-43 E. 200 feet to an iron pin at the corner of Lot 18; thence with the line of said Lot N. 31-17 E. 200 feet to an iron pin; thence N. 58-43 W. 200 feet to an iron pin at the corner of Lot 16; thence with the line of said Lot S. 31-17 W. 200 feet to the beginning corner.

This lot is conveyed subject to restrictions recorded in Deed Book 804 at page 111 and also subject to a 10 foot drainage easement over the rear of said lot and to all other easements of record which affect said property.

Being the same lot of land conveyed to the Mortgagors by deed of this date recorded in the R.M.C. Office for Greenville County, in Deed Book 1060 at Page 608.



which has the address of 115 St. Augustine Drive Greenville (Street) (City) S. C. 29615 (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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