

S. C. Federal Savings & Loan Assn.
1500 Hampton Street
Columbia, S. C.

MORTGAGE

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THIS MORTGAGE is made this 15th day of July, 1977 between the Mortgagor, Charles S. Hilliar and Gloria M. Hilliar (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").

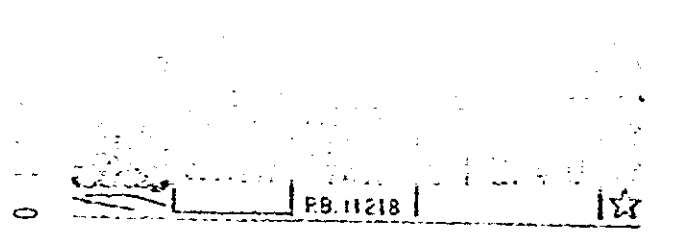
WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty-one thousand (\$31,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated July 15, 1977 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on 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 southern side of Rosemary Lane, Greenville County, South Carolina, being shown and designated as Lot 12 on a Plat of ROSEDALE, recorded in the RMC Office for Greenville County in Plat Book MM, at Pages 128 and 129, and having, according to said Plat, the following metes and bounds:

BEGINNING at an iron pin on the southern side of Rosemary Lane, joint front corner of Lots 11 and 12, and running thence with the joint line of said Lots, S 20-45 W, 117.3 feet to an iron pin on the bank of a branch which is the property line, and running thence along said branch the following traverse lines: S 39-32 E, 61.2 feet to an iron pin on the bank of the branch, and S 68-56 E, 92.6 feet to an iron pin on the bank of said branch, joint rear corner of Lots 12 and 13; thence along the joint line of said Lots, N 20-45 E, 148.1 feet to an iron pin on the southern side of Rosemary Lane; thence with said Lane, N 69-15 W, 145.6 feet to an iron pin, the point of beginning.

This is the same property conveyed to the Mortgagors herein by deed of Howard P. Killen and Dixie H. Killen, dated July 11, 1977, to be recorded simultaneously herewith.



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which has the address of 12 Rosemary Lane, Greenville, S. C. 29607 (herein "Property Address");
[Street] [City] [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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