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GREENVILLE CO. S. C.

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BOOK 1407 PAGE 831

MORTGAGE

DONNIE S. TANKERSLEY
THIS MORTGAGE is made this 22nd day of August 1977 between the Mortgagor, Joy B. Watson (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").

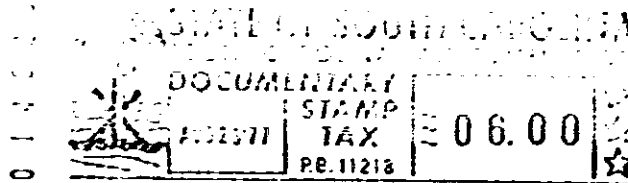
WHEREAS, Borrower is indebted to Lender in the principal sum of Fifteen Thousand and no/100 Dollars, which indebtedness is evidenced by Borrower's note dated August 22, 1977 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on July 1, 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 piece, parcel or lot of land with all buildings and improvements thereon situate, lying and being on the eastern side of Cadillac Court in Greenville County, South Carolina being known and designated as Lot No. 12 on a plat entitled "Coachman Estates, Section Two" made by Campbell & Clarkson Surveyors, Inc., dated February 4, 1972, recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book 4-R at Page 29, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the eastern side of Cadillac Court at the joint front corners of lots nos. 12 and 13 and running thence with the common line of said lots N. 73-21 E. 157.9 feet to an iron pin; thence N. 28-19 W. 30 feet to an iron pin at the joint rear corner of lots nos. 33 and 34; thence with the rear line of lot 34 N. 24-41 W. 73.7 feet to an iron pin at the joint rear corner of lots nos. 11 and 12; thence along the joint line of said lots S. 59-27 W. 138 feet to an iron pin on the eastern side of Cadillac Court; thence with the eastern side of Cadillac Court S. 11-12 E. 70 feet to an iron pin, the point of beginning.

This is the same property conveyed to Joy B. Watson by deed of James C. Kincannon dated August 22, 1977 to be recorded herewith.



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which has the address of Cadillac Court Travelers Rest South Carolina 29690 (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 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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