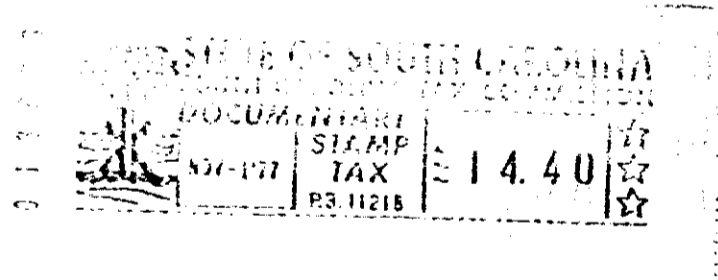


MORTGAGE

THIS MORTGAGE is made this 31st day of October 1977, between the Mortgagor, Benjamin J. Foster and Cora L. Foster, (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings and Loan Association, a corporation organized and existing under the laws of the 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-Five Thousand Nine Hundred Fifty and 00/100 (\$35,950) Dollars, which indebtedness is evidenced by Borrower's note dated October 31, 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 September 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 lot of land lying on the Northern side of Hartsville Street in Greenville County, State of South Carolina, shown as Lot No. 200 on plat of Orchard Acres, Section Three, recorded in the R.M.C. Office for Greenville County in Plat Book "QQ" at page 143 and being further described as follows: BEGINNING at an iron pin on the Northern side of Hartsville Street at the joint front corner of Lots Nos. 199 and 200 and running thence along the joint line of said lots, N 3-21 W 160 feet to an iron pin; thence N 88-21 E 90 feet to an iron pin at the corner of Lot No. 201; thence along the line of Lot No. 201, S 3-17 E 159.6 feet to an iron pin on the Northern side of Hartsville Street; thence along Hartsville Street S 88-33 W 60 feet to an iron pin; thence continuing along Hartsville Street, S 86-39 W 30 feet to the point of beginning. DERIVATION: This being the same property conveyed to the Mortgagors herein by deed of October 31, 1977 and recorded in Deed Book 1061 at Page 620.



which has the address of 117 Hartsville Street, Taylors, S. C. 29687 (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.

0.405

4328 RV-2