

MORTGAGE

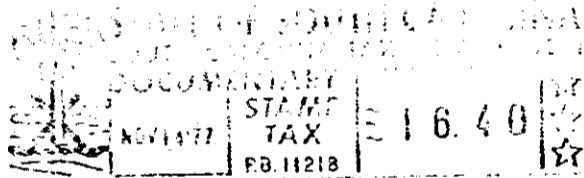
THIS MORTGAGE is made this 4th day of November, 1977, between the Mortgagor, John W. Hughes and Elizabeth B. Hughes, (herein "Borrower"), and the Mortgagee, Family Federal Savings & Loan Association, a corporation organized and existing under the laws of the United States of America, whose address is 713 Wade Hampton Blvd. Greer, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Forty-one Thousand and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated November 4, 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 December 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, with improvements thereon, situate, lying and being in the County of Greenville, State of South Carolina in Chick Springs Township on the western side of Montclaire Road shown and designated as Lot No. 109 on a plat entitled, Sections I and II, Belmont Heights, property of Earl R. Taylor, et al, said plat being dated July, 1960, by Dalton & Neves Engineers, recorded in the R.M.C. Office for Greenville County in Plat Book QQ at Pages 160 and 161, said plat being craved for a more complete and accurate description by the metes and bounds thereof.

This is the same property conveyed to the Mortgagors herein by deed of Sam B. Dougherty and Mary S. Dougherty recorded in the R.M.C. Office for Greenville County in Deed Book 1068 at Page 364 on the 14 day of November, 1977.



which has the address of 210 Montclaire Road, Greer, South Carolina 29651 (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.

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