

MORTGAGE

THIS MORTGAGE is made this 29th day of November, 1977, between the Mortgagor, Larry D. Kicher and Janice N. Kicher, (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-seven Thousand Three Hundred Fifty & No/100 Dollars, which indebtedness is evidenced by Borrower's note dated November 29, 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 October 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: being shown and designated as Lot Number 12 on plat of Woodharbor recorded in Plat Book 5-P at Page 37 of the RMC Office for Greenville County, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Woodharbor Drive at the joint front corner of Lots 12 & 11 and running thence with the common line of said lots, S 7-57 E 223.5 feet to an iron pin; thence turning and running, N 51-42 W 168.33 feet to an iron pin on Angie Drive; thence turning and running with Angie Drive, N 12-07 W 79.20 feet to an iron pin at the intersection of Angie Drive and Woodharbor Drive; thence running with the curvature of said intersection, the chord of which is N 34-57 E, 34.07 feet to an iron pin on the southern side of Woodharbor Drive; thence with said Drive, N 82-00 E 75.92 feet and continuing, N 87-41 E 23.0 feet to the point of beginning.

This is the same property conveyed to the Mortgagors by deed of W.N. Leslie, Inc. dated November 29, 1977 and recorded of even date herewith.

[Handwritten notes and signatures]

which has the address of Lot 12 Woodharbor Drive, Greenville County, SC
[Street] [City]
[State and Zip Code] (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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