

THIS MORTGAGE is made this **15th** day of **December**, 1977, between the Mortgagor, **Phillip Trammell and Debbie Lynn Busby** (herein "Borrower"), and the Mortgagee, **GREER FEDERAL SAVINGS AND LOAN ASSOCIATION**, a corporation organized and existing under the laws of **SOUTH CAROLINA**, whose address is **107 Church Street, Greer, South Carolina 29651** (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of **Thirty Thousand and no/100ths** Dollars, which indebtedness is evidenced by Borrower's note dated **December 15th, 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 \_\_\_\_\_ State of South Carolina:

**ALL that certain piece, parcel or lot of land, together with all buildings and improvements thereon, situate, lying and being on the northern side of Ponder Road, in Greenville County, South Carolina, being known and designated as Lot No. 24 on a plat of PONDER ROSA VILLAGE, made by Terry Dill, dated July 20, 1972, recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 4-R at page 27, and having according to said plat the following metes and bounds, to-wit:**

**BEGINNING at an iron pin on the northern side of Ponder Road at the joint front corner of Lots Nos. 23 and 24, and running thence with the joint line of said lots, N. 11-74 E., 388.4 feet to an iron pin; thence S. 78-13 E., 120 feet to an iron pin at the joint rear corner of Lots Nos. 24 and 25; thence with the line of said lots, S. 11-74 W., 388.4 feet to an iron pin on the northern side of Ponder Road; thence with the northern side of Ponder Road, N. 78-13 W., 120 feet to an iron pin, the point of beginning.**

The above property is the same conveyed to Phillip Trammell by deed of Eddy W. Sammons and Clara K. Sammons recorded October 20, 1977 in Deed Book 1067 at page 101. A half interest in the above property is being conveyed by Phillip Trammell to Debbie Lynn Busby by deed to be recorded simultaneously herewith.

which has the address of **Lot 24, Ponder Road (Route 2) Greer**  
(Street) (City)  
**South Carolina 29651** (herein "Property Address");  
(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 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.