

## MORTGAGE

THIS MORTGAGE is made this 15th day of December 19 77, between the Mortgagor, Billy W. Ables and Joyce R. Ables (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 Twenty-nine Thousand Nine Hundred and 00/100 (\$29,900.00) Dollars, which indebtedness is evidenced by Borrower's note dated December 15, 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 November 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 and lot of land situate, lying and being in the County of Greenville, State of South Carolina, being known and designated as Lot 375, of Westwood, Sec. IV., as shown on plat prepared by Piedmont Engineers, dated June 7, 1972, and recorded in the RMC Office for Greenville County, S. C. in Plat Book 4R, at Page 30, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the eastern side of Willowtree Drive at the joint front corner of Lots Nos. 374 and 375 and running thence with the line of Lot 374 N. 87-33 E. 137.1 feet to an iron pin in the line of Lot 373; thence with the line of Lot 373 S. 13-15 E. 15.2 feet to an iron pin at the joint rear corner of Lots Nos. 377 and 373; thence with the line of Lot 377 S. 2-27 E. 71.0 feet to an iron pin at the joint rear corner of Lots Nos. 375 and 376; thence with the line of Lot No. 376 S. 87-33 W. 140.0 feet to an iron pin on the eastern side of Willowtree Drive at the joint front corner of Lots Nos. 375 and 376; thence with the eastern side of Willowtree Drive N. 2-27 W. 86.0 feet to the point of beginning.

This is the same property conveyed to the mortgagors herein by deed of James L. Miers and Betty B. Miers, dated December 15, 1977 and recorded in the RMC Office for Greenville County, S. C. in Deed Book 1000, at Page 100 on December 16, 1977.

which has the address of 204 Willowtree Drive Simpsonville, S. C. 29661 (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.