

MORTGAGE

THIS MORTGAGE is made this Twentieth day of December, 1977, between the Mortgagor, Phillip T. Harris and Susan S. Harris

(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-one Thousand, One Hundred Fifty and No/100 (\$21,150.00) Dollars, which indebtedness is evidenced by Borrower's note dated December 20, 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 certain piece, parcel or lot of land, situate, lying and being on the west side of Summit Drive, being shown as the southeastern portion of Lot 16 on a plat of West Croftstone Acres recorded in the R.M.C. Office for Greenville County in Plat Book E, Page 36, and being more particularly described according to a plat entitled Property of Stephen E. Ashby and Sylvia M. Ashby recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book 44, at Page , and having according to said plat the following metes and bounds, to-wit:

Beginning at a point on the west side of Summit Drive, 250.4 feet from the intersection of Summit Drive and Old Camp Road, and running thence S. 76-35 W. 159 feet to a point; thence running N. 7-31 W. 86.3 feet to a point; thence running N. 77-35 E. 159.3 feet to a point on the west side of Summit Drive; thence along the west side of Summit Drive S. 7-30 E. 83.3 feet to the point of beginning.

This being the same property conveyed to the Mortgagors herein by deed of James M. Griffith and Lois E. Griffith dated December 20, 1977, and recorded in the R.M.C. Office for Greenville County, South Carolina in Deed Book 1070 , at Page 487 .

which has the address of 811 Summit Drive, Greenville,
[Street] [City]
South Carolina 29609 (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 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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