

MORTGAGE

THIS MORTGAGE is made this 21st day of December, 1977, between the Mortgagor, Erna P. Prickett (herein "Borrower"), and the Mortgagee, POINSETT FEDERAL SAVINGS AND LOAN ASSOCIATION of Travelers Rest, a corporation organized and existing under the laws of South Carolina, whose address is 203 State Park Road, Travelers Rest, S. C. 29690 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Seventy-five thousand and no/100 (\$75,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated December 21, 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 piece, parcel or tract of land situate, lying and being in the County of Greenville, State of South Carolina, in Bates Township, off the Keeler Mill Road and bordering the North Saluda River, containing approximately 54 acres and being more particularly described as follows:

BEGINNING at an iron pin near a house at the corner of R. Leonard Carroll and running thence along property now or formerly of Lawrence and Minnie Loper and of Clarence and Nancy Redding, S 89 W 1438.6 feet; thence along the property of Sara G. Greenwood S 23-15 W 863.28 feet; thence S 29-30 W 415.6 feet to a stone on North Saluda River; thence along the meanders of said River approximately 836.6 feet to the corner of property of Carroll; thence along his property the following courses and distances, to-wit: S 30-50 E 117 feet; thence S 73-30 E 75 feet; thence S 38-30 E 63 feet; thence S 65 E 115 feet; thence N 76 E 128 feet; thence N 88 E 65 feet; thence S 83-40 E 127 feet; thence along the property of R. Leonard Carroll N 42 E 1829.76 feet, more or less, to an iron pin; thence N 42 E 124 feet; thence N 30 E 592 feet, more or less, to the Point of Beginning.

This is the same property conveyed to the mortgagor herein by deed of McLain Hall, recorded on May 11, 1965, in the RMC Office for Greenville County, South Carolina in Deed Book 773, at Page 118; and by deed of Henry D. Prickett, recorded on October 18, 1968, in Deed Book 854, at Page 322.

OCTO 1977 153

which has the address of _____ (Street) _____ (City) _____ (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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