

MORTGAGE

BOOK 1422 PAGE 57

THIS MORTGAGE is made this 27th day of January 1978, between the Mortgagor, Susan C. Groff (herein "Borrower"), and the Mortgagee, Carolina Federal Savings and Loan Association, a corporation organized and existing under the laws of South Carolina, whose address is 500 East Washington Street, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Forty Thousand, Four Hundred Fifty and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated January 27, 1978 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on January 1, 2008.

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 lot of land, together with all buildings and improvements thereon, situate, lying and being at the northeastern corner of the intersection of Eastbourne Road with Whitehaven Drive, Greenville County, State of South Carolina, being shown and designated as Lot No. 22 on a plat of WESTCLIFFE made by Piedmont Engineers & Architects dated December 11, 1963, recorded in Plat Book YY at pages 168 and 169, R. M. C. Office for Greenville County, South Carolina, and having, according to said plat the following metes and bounds, to-wit:

BEGINNING at a point on the northwestern side of Eastbourne Road at the joint front corners of Lots Nos. 22 and 23; and running thence with the common line of said lots, N. 27-10 W., 144.8 to an iron pin; thence with the line of Lot No. 21, S. 56-34 W., 117 feet to a point on Whitehaven Drive; thence along the eastern side of Whitehaven Drive, S. 24-00 E., 120 feet to a point; thence with the curve of the intersection of said streets, the chord of which is S. 73-30 E., 32.4 feet to a point; thence along the northern side of Eastbourne Road, N. 57-00 E., 100 feet to the point of BEGINNING.

The above described property is the same conveyed to the mortgagor herein by deed of Horace A. and Joan E. Porter, to be recorded herewith.

which has the address of 112 Eastbourne Road, Greenville, South Carolina, 29611 (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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