

**MORTGAGE**

THIS MORTGAGE is made this 13th day of March 1978, between the Mortgagor, Edward J. Ramsey and Hilda J. Ramsey (herein "Borrower"), and the Mortgagee, POINSETT FEDERAL SAVINGS AND LOAN ASSOCIATION of Travelers Rest, S. C., 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").

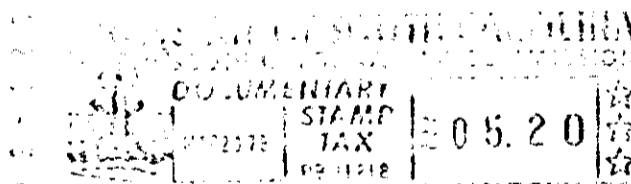
WHEREAS, Borrower is indebted to Lender in the principal sum of Thirteen thousand and No/100ths (\$13,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated March 13, 1978 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on

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, situate lying and being on the western side of Dell Circle, in the County of Greenville, State of South Carolina, being shown and designated as lot #6 on Plat of Brookgreen, dated July 1956, prepared by F. M. Lindsey, RLS, recorded in Plat Book MM at Page 141 and being described, according to said plat, more particularly, to wit:

**BEGINNING** at an iron pin on the western side of Dell Circle at the joint front corner of Lots 5 & 6 and running thence along said circle S. 17-42 E. 90 feet to an iron pin at the joint front corner of Lots 6 & 7; thence along the common line of said lots S. 72-18 W. 209.3 feet to an iron pin at the joint rear corner of said lots; thence N. 22-40 W. 90.4 feet to an iron pin at the joint rear corner of Lots 5 & 6; thence along the common line of said lots N. 72-18 E. 217 feet to an iron pin on the western side of Dell Circle, the point of beginning.

Derivation: Deed of W. Ralph Robertson, recorded March 26, 1964, in Deed Book 745 at Page 243.



which has the address of Dell Circle, Travelers Rest (Street) (City) S. C. 29690 (State and Zip Code) (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 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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