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GREENVILLE CO. S. C.

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DONNIE S. TANKERSLEY
R.M.C.

DONNIE S. TANKERSLEY
R.M.C.

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BOOK 1438 PAGE 395

MORTGAGE

THIS MORTGAGE is made this 11th day of May, 1978, between the Mortgagor, Wm. A. Klauber III and Carol K. Klauber, (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 Thirty two thousand eight hundred fifty & 00/100 Dollars, which indebtedness is evidenced by Borrower's note dated May 11, 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 June 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:

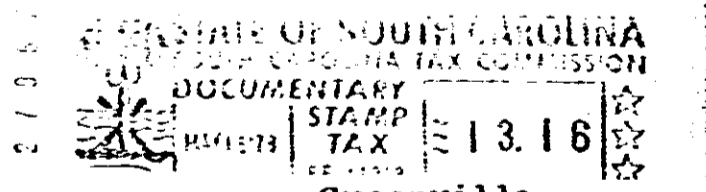
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ALL that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, on the northwestern side of Miracle Drive, in Gantt Township, near the City of Greenville, and being shown and designated as Lot No. 124, on Plat 2, Section 1, FRESH MEADOW FARMS, made by J. C. Hill, October 1, 1950, recorded in the RMC Office of Greenville County, S.C., in Plat Book "Y", at Page 55, and having according to said plat the following metes and bounds description thereof,

Rocky C. Chapman

BEGINNING at an iron pin on the northwestern side of Miracle Drive, at the joint front corner of Lots 124 and 125 and running thence N. 18-30 W., 230.5 feet along the line of Lot 125 to an iron pin in the rear line of Lot 84; thence running with the rear line of Lot 84 S. 87-24 W., 28 feet to an iron pin; thence running N. 61-36 W., 143.5 feet to an iron pin in the rear line of Lot 85; thence running N. 80-55 W., 214.2 feet along the rear line of Lots 85, 86 and 87 to an iron pin; thence running N. 32-15 W., 15 feet to an iron pin; thence running S. 47-15 E. 501 feet along the line of Lot 123 to an iron pin on the northwestern side of Miracle Drive; thence running N. 57-00 E., 65 feet along the northwestern side of Miracle Drive to the point and place of beginning.

This being the same property conveyed to mortgagor by deed of Rocky C. Chapman and Charleen L. Chapman, dated May 11, 1978, recorded in the RMC Office for Greenville County, S.C., in Deed Book 1079 at page 253.



which has the address of 12 Miracle Drive Greenville
[Street] [City]
South Carolina (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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