Mortgagee's mailing address: 301 College St., Greenville, S. C.

GREENVILLE CO. S. C.
SEP 8 2 57 PM

MORTGAGE

THIS MORTGAGE is made this 7th day of September, 1978, between the Mortgagor, Leonard L. Romutis and Margaret E. Romutis (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association, a corporation organized and existing under the laws of the United States of America, whose address is 301 College Street, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty One Thousand Eight Hundred and No/100---------- Dollars, which indebtedness is evidenced by Borrower's note dated September 7, 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 Oct. 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 situate, lying and being in the Southern side of Indian Trail near the City of Greenville, County of Greenville, State of South Carolina, being known and designated as Lot No. 5 as shown on a plat entitled "Dogwood Terrace", prepared by J. Mac Richardson, Engineer, dated May 1960, and recorded in the RMC Office for Greenville County, South Carolina, in Plat Book UU at page 5 and having according to said plat, the following metes and bounds to-wit:

BEGINNING at an iron pin on the Southern side of Indian Trail at the joint front corner of Lots Nos. 5 and 6 and running thence with the line of Lot No. 6 S. 8-53 W. 167.3 feet to an iron pin in the line of Lot No. 18; thence S. 81-03 E. 100 feet to an iron pin at the joint rear corner of Lots Nos. 5 and 4; thence with the line of Lot No. 4, N. 8-53 E. 167.4 feet to an iron pin on the Southern side of Indian Trail; thence with the Southern side of Indian Trail N. 81-07 W. 100 feet to the point of beginning.

This being the same property conveyed to the mortgagors by deed of Harold E. Jervey and Patricia T. Jervey, of even date, to be recorded herewith.

STATE OF SOUTH CAROLINA
SOUTH CAROLINA TAX COMMISSION
DOCUMENTARY STAMP TAX
SEP-8'78
P.B. 11218
12.72

which has the address of 5 Indian Trail, Taylors, South Carolina 29687 (herein "Property Address");
(Street) (City) (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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