

FILED
GREENVILLE CO. S. C.
SEP 13 3 34 PM '78
SONNIE S. TANKERSLEY
R.M.C.

MORTGAGE

THIS MORTGAGE is made this 13th day of September 1978, between the Mortgagor, David L. Ward and Cheryl Ann Ward (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").

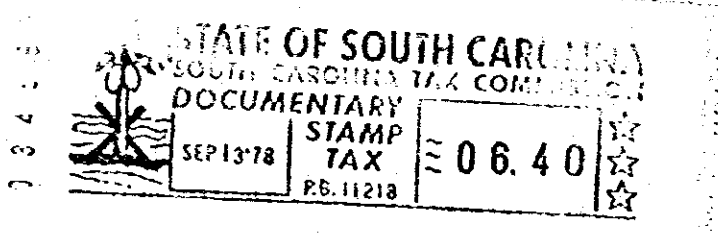
WHEREAS, Borrower is indebted to Lender in the principal sum of Sixteen Thousand and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated September 13, 1978 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on November 1, 2003

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, with improvements thereon, situate, lying and being in Bates Township, Greenville County, State of South Carolina, as shown on a plat prepared by Campbell & Clarkson Surveyors, Inc., entitled Property of Cheryl Ann Ward and David L. Ward, said plat dated May 5, 1978, and recorded simultaneously herewith in the RMC Office of Greenville County, South Carolina, in Plat Book 6-4, Page 8, reference to said plat being craved for a metes and bounds description thereof.

This conveyance is made subject to any restrictions, rights-of-way, or easements that may appear of record on the recorded plat(s) or on the premises.

Derivation: David L. Ward and Cheryl Ann Ward, Deed Book 1047, Page 272, recorded September 13, 1978.



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which has the address of Coleman Road Travelers Rest, South Carolina 29690 (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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