

GREENVILLE CO. S.C.

MORTGAGE

THIS MORTGAGE is made this 6 day of October, 1978, between the Mortgagor, PHILLIP D. LUCAS, JR. and REBECCA C. LUCAS, (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 TWENTY-NINE THOUSAND and 00/100 (\$29,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated October 6, 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, 2008;

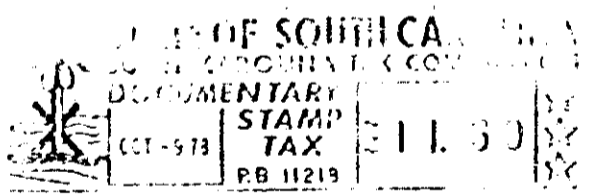
TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 lot of land in the County of Greenville, State of South Carolina, being known and designated as Lot No. 21 as shown on plat of WOODHEDGE, Section II, recorded in plat book 5-P at page 62 of the Office of the RMC for Greenville County, S.C. and having according to said plat the following metes and bounds, courses and distances, to-wit:

BEGINNING at an iron pin on the north side of the turn-around of Woodbend Court, the joint front corner of Lots 20 & 21; thence with the joint line of said lots N. 8-04 E. 182.14 feet to an iron pin in creek; thence with the creek as the line S. 66-32 E. 40 feet to an iron pin; thence S. 47-27 E. 110.68 feet to an iron pin; thence N. 42-45 E. 19.3 feet to an iron pin; thence S. 78-04 E. 36.2 feet to an iron pin; thence S. 11-03 E. 45.0 feet to an iron pin the joint rear corner of Lots 21 & 22; thence with the joint line of Lots 21 & 22 S. 63-50 W. 189.05 feet to an iron pin on the turn-around of Woodbend Court; thence with the turn-around of said Court N. 36-00 W. 25 feet to an iron pin; thence continuing with said turn-around N. 56-28 W. 20 feet to the point of beginning.

THIS is the same property conveyed to the mortgagor by The Fortis Corporation by deed of even date herewith, to be recorded.

MORTGAGEE'S ADDRESS:
PO Drawer 408
Greenville, SC 29602



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which has the address of Woodbend Court Mauldin, SC 29622 (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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