

MORTGAGE

THIS MORTGAGE is made this 7th day of December, 1978, between the Mortgagor, Bruce W. Clarke, (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").

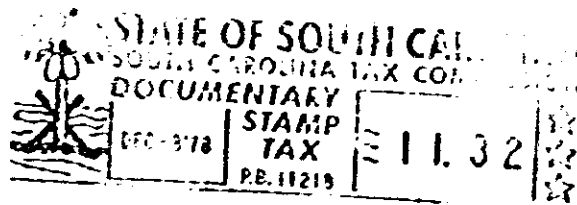
WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty-eight Thousand Two Hundred Fifty & no/100 (\$28,250.00) Dollars, which indebtedness is evidenced by Borrower's note dated December 7, 1978, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on January 1, 2004;

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 certain piece, parcel, or lot of land with all improvements thereon, situate, lying, and being in the City of Greenville, County of Greenville, State of South Carolina, being shown and designated as Lot No.65 on Plat No. 2 of Sunset Hills Subdivision dated December, 1945, by R. E. Dalton, RLS, recorded in Plat Book P at Page 19, and having the following metes and bounds, to-wit:

BEGINNING at an iron pin on Sunset Drive, joint front corner of Lots 65 and 66 and running thence along said Drive, the chord of which is N. 16-28 W. 118.0 feet to an iron pin; thence still along said Drive, the chord of which is N. 28-01 E. 134.4 feet to an iron pin; thence S. 41-10 E. 155.0 feet to an iron pin; thence S. 48-50 W. 175.0 feet to an iron pin, point of beginning.

This is the same property conveyed to Bruce W. Clarke by deed of Ansel L. Moore and Geraldine K. Moore dated December 7, 1978, recorded in Book 1093 at Page 430 on December 8, 1978.



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which has the address of 15 Sunset Drive Greenville, South Carolina, 29605 (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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