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MORTGAGE

Mail to:
Family Federal Savings & Loan Assn.
Drawer 1,
Greer, S.C. 29651

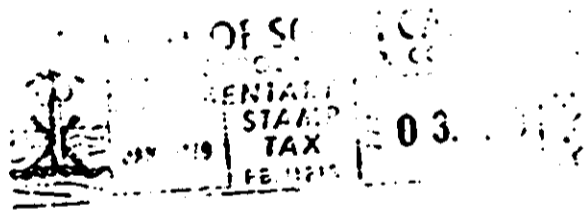
NOV 12 1978

THIS MORTGAGE is made this 28th day of December 1978 between the Mortgagor, Henry T. Hammond and Josephine C. Hammond (herein "Borrower"), and the Mortgagee, Family Federal Savings & Loan Association (herein "Lender"), a corporation organized and existing under the laws of the United States of America, whose address is 713 Wade Hampton Blvd. Greer, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Eight Thousand, Seven Hundred and no/100ths Dollars, which indebtedness is evidenced by Borrower's note dated December 28, 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, 1994

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: in Oaklawn Township, containing 7.05 acres according to a plat compiled for Henry T. Hammond by Carolina Surveying Co. on May 25, 1978 and recorded in Plat Book 6Q at page 45 in the RMC Office for Greenville County and having such metes and bounds as appear by reference to said plat. Said property fronts on the Easterly side of Augusta Road a total distance of 200.4 feet.

THIS is the identical property conveyed to Mortgagors by deed of Helen Irene Martin, recorded in Deed Book 1079 at page 805 on May, 25th, 1978 in the RMC Office for Greenville County.



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which has the address of Route 3, Pelzer, S.C. (City) (Street) (State and Zip Code) (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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