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MORTGAGE

THIS MORTGAGE is made this 15th day of November, 1978, between the Mortgagor, Nancy S. Adams, (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 Fifty Four Thousand and no/100 (\$54,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated November 15, 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 December 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 certain piece, parcel or lot of land with improvements thereon, situate, lying and being in the County and State aforesaid on the southwest side of Merrifield Drive and being shown as Lot 136 on plat of "Merrifield Park", recorded in the RMC Office for Greenville County, S. C. in Plat Book 000 at Page 177 and having according to a recent plat and survey entitled "Property of William T. Adams and Nancy S. Adams" prepared by Freeland and Associates, Engineers, October 20, 1978, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southwest side of Merrifield Drive at the joint corner of lots 135 and 136; thence S. 55-42 W. 232.4' to an iron pin; thence N. 52-27 W. 115.8 feet to an iron pin; thence N. 55-42 E. 268.5 feet to an iron pin on the southwest side of said road; thence with the line of said road S. 34-18 E. 110 feet to point of beginning.

Being the same property conveyed to Mortgagor instant date by deed of William M. Hunter and Barbara E. Hunter, to be recorded simultaneously herewith.

which has the address of 8 Merrifield Drive, Greenville, S. C. 29607,
S. C. 29607 (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 seized 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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