MORTGAGE

THE MOREGAGE is made this 26th da between the Microsoft EY Waldrop Builders, Inc. October day of

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[herein "Borrower"), and the Mortgagee, GREER FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 107 Church Street, Greer, South Carolina 29651 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of " - - - - - - FORTY-EIGHT THOUSAND EIGHT HUNDRED AND NO/100 (\$48,800.00) - - Dollars, which indebtedness is evidenced by Borrower's note dated. October 26, 1979. (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on April 1, 2009

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 perfermance 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 in the County of Greenville, State of South Carolina, being known and designated as Lot No. 95 on a plat of Pine Brook Forest Subdivision according to a plat prepared by Charles K. Dunn, Surveyor, said plat being recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 4-X at pages 48 and 49.

This property is subject to all recorded easements, rights of way and set back lines, and also, subject to recorded restrictions in said R.M.C. Office in Deed Book 779 at page 767.

This being the same property conveyed to mortgagor by deed of W. A. Waldrop, Sr. dated October 26, 1979, to be recorded herewith.

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which has the address of

State and Zip Code)

Pine Brook Forest,

Mauldin, (City)

Street

South Carolina 29662

(herein Property Address):

To Have and to Hold unto Lender and Lender's successors and assigns, forever, together with all the improve ments now or hereafter creeted 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 tale insurance policy insuring Lender's interest in the Property.