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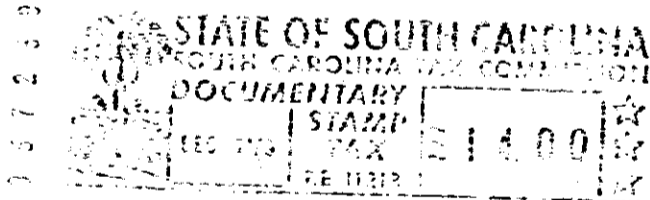
THIS MORTGAGE was made this 7th day of December, 1979, between the Mortgagor, James L. Hardwick (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings & Loan Association, a corporation organized and existing under the laws of United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina, (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty-five Thousand and no/100 (\$35,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated December 7th, 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 January 1, 2010.

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 on the Northwestern side of Holmes Drive, in the City of Greenville, Greenville County, South Carolina, and being known and designated as Lot 89 of "Property of Central Development Corporation" as shown on plat thereof dated October, 1951, recorded in the R.M.C. Office for Greenville County in Plat Book Y at pages 148-149, reference to which is hereby craved for a more particular description thereof.

For derivation of title, see deed from L. Wayne Davis to James L. Hardwick and Ramona A. Hardwick, dated February 7, 1961, recorded February 10, 1961, in Deed Book 668, at page 48, and deed from Ramona A. Hardwick to James L. Hardwick dated December 7, 1979, and recorded herewith.



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which has the address of 214 Holmes Drive, Greenville, S. C. 29609 (herein "Property Address");
[Street] [City]
[State and Zip Code]

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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