Box 408, Greenville, S. C. 29602

BOOK 1455 230

FILED
GREENVILLE CO. S.C.
FEB 11 12 39 PM '80
DONNIE S. TANKERSLEY

MORTGAGE

THIS MORTGAGE is made this 5th day of February, 1980, between the Mortgagor, Gary D. Helms and Norma G. Helms (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 Thirty Eight Thousand One Hundred Forty three & 42/ Dollars, which indebtedness is evidenced by Borrower's note dated February 5, 1980, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on March 1, 2006

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 _____, State of South Carolina:

All that piece, parcel or lot of land lying in the State of South Carolina, County of Greenville, shown as Lot 188 on plat of Forrester Woods, Section 4, recorded in Plat Book 4 R at page 68 and having the following courses and distances:

Beginning at an iron pin on Royal Oak Court at the joint front corner of Lot s 188 and 189 and running thence S. 71-04 E. 157.7 feet to an iron pin; thence with the rear line of Lot 188, S. 17-35 W. 118.5 feet to an iron pin, joint rear corner of Lot 188; thence along the line of Lot 188, N. 73-30 W. 200 feet to an iron pin; thence along the joint line of Lots 187 and 188, N. 18-47 E. 94.3 feet to an iron pin on Royal Oak Court; thence with said Court, N. 75-11 E. 60 feet to the point of beginning.

Being the same property conveyed by James V. Piephoff, Jr. and Patricia H. Piephoff by deed recorded herewith.

DOCUMENTARY STAMP

which has the address of 7 Royal Oak Drive, Greenville, S. C. (Street) (City)

(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.

4328 RV-2