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BOOK 1508 PAGE 149

DOWN... MORTGAGE

THIS MORTGAGE is made this 18th day of July, 1980, between the Mortgagor, DAVID R. MANN, (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").

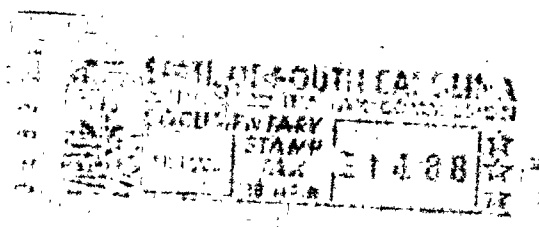
WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty-seven Thousand Two Hundred and No/100 (\$37,200.00) dollars, which indebtedness is evidenced by Borrower's note dated July 18, 1980, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on April 1, 2011.....;

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 piece, parcel or lot of land situate, lying and being in Austin Township, in Greenville County, South Carolina, on the Northern side of Bethel Drive and being known and designated as lot No. 1 on Plat of David Mann prepared by Freeland and Associates on August 7, 1979, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Northern side of Bethel Drive at the joint front corner of lots 1 and 2 and running thence along a line of lot 2, N22-53E, 189.3 feet to an iron pin; thence N67-07W, 80 feet to an iron pin; thence S31-01W, 188.9 feet to an iron pin on Bethel Drive; thence S65-54E, 106.7 feet to the beginning corner.

This being a portion of the same property conveyed to the Mortgagor herein by a certain deed of James R. Mann recorded in the RMC Office for Greenville County in Deed Book 1129 at Page 517 on July 18, 1980.



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which has the address of Lot 1, Bethel Drive, Greenville (City), South Carolina (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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