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THIS MORTGAGE is made this 8th day of June 1981, between the Mortgagor, John H. Fulmer, Jr. and Barbara M. Fulmer (herein "Borrower"), and the Mortgagee, UNITED FEDERAL SAVINGS AND LOAN ASSOCIATION OF FOUNTAIN INN, a corporation organized and existing under the laws of the United States of America, whose address is 201 Trade Street, Fountain Inn, S. C. 29644 (herein "Lender").

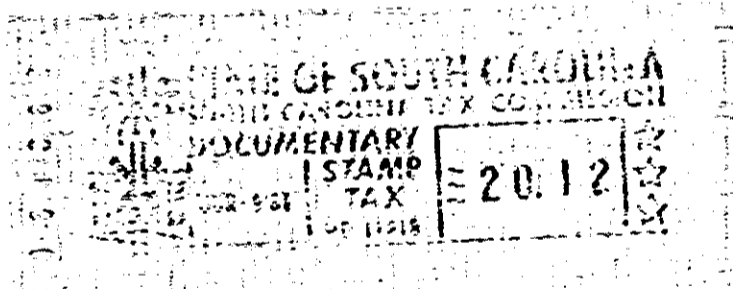
WHEREAS, Borrower is indebted to Lender in the principal sum of Fifty Thousand Two Hundred Thirty-Three and 20/100ths Dollars, which indebtedness is evidenced by Borrower's note dated June 8, 1981 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on July 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 lot of land, with the improvements thereon, situate, lying and being in the Town of Fountain Inn, County of Greenville, State of South Carolina, known and designated as Lot No. 11 as shown on revised plat made for W. Shell Thackston, dated May 16, 1963, by C. O. Riddle, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Western side of Cherry Lane, joint front corner of Lot No. 12, S. 47-40 W., 159 feet to a point; thence S. 42-20 E., 98.32 feet to a point; thence N. 49-40 E., 155.6 feet to a point on the Western side of Cherry Lane; thence running along Cherry Lane N. 40-20 W., 100 feet to an iron pin, being the point of beginning.

THIS is the same property conveyed to the mortgagors by deed of Thomas R. Thompson and Jayne S. Thompson of even date, to be recorded herewith.



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which has the address of 109 Cherry Lane, Fountain Inn, S. C. 29644 (Lot #11) (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".

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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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