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MORTGAGE

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THIS MORTGAGE is made this 15th day of July 19. 81, between the Mortgagor, Richard G. Webber and Valerian R. Webber (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").

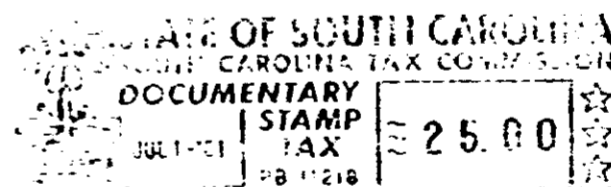
WHEREAS, Borrower is indebted to Lender in the principal sum of Sixty-two thousand five hundred and no/100 (62,500.00) Dollars, which indebtedness is evidenced by Borrower's note dated (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on September 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, with all buildings and improvements, situate, lying and being on the western side of Shady Creek Court, in Greenville County, South Carolina, being shown and designated as Lot No. 478 on a plat of MAP NO. 2, SECTION II, SUGAR CREEK, made by C. O. Riddle, Surveyor, dated February 5, 1980, recorded in the RMC Office for Greenville County, S. C., in Plat Book 7-X, page 19, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at a point on the western side of Shady Creek Court at the joint front corners of Lots Nos. 477 and 478 and running thence with the common line of said lots, N. 78-29-51 W., 158.88 feet to a point; thence S. 33-51-32 W., 61 feet to a point; thence along the line of Lot No. 479, S. 53-43-52 E., 165 feet to a point on Shady Creek Court; thence with the western side of said Court, N. 36-16-08 E., 20 feet to a point; thence continuing with said side of said Court, N. 24-02-32 E., 110 feet to the point of beginning.

The above property is the same conveyed to the Mortgagor by deed of Cothran & Darby Builders, Inc., to be recorded simultaneously herewith.



which has the address of Lot 478, Shady Creek Dr., Greer, South Carolina (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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