THIS MORTGAGE is made this..... Sixteenth .......day of .. October ...... 1981.., between the Mortgagor,.... Luis. F. Moreno..... (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 ... Eifty-Six. thousand and .no/100ths. (\$56,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated... October .16, .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. March 1, 2012..... 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 State of South Carolina:

ALL that certain piece, parcel, or lot of land in Butler Township, Greenville County, State of South Carolina, near the City of Greenville on the northern side of McSwain Drive being known and designated as Lot No.88 of a subdivision known as McSwain Gardens, a plat of which is of record in the RMC Office for Greenville County in Plat Book G at page 75 and also a more recent plat by Robert R. Spearman, dated July 7, 1981 recorded in plat book 6,6 at page 75 and having the following metes and bounds, to-wit:

BEGINNING at a point on the Northern side of McSwain Drive at the joint front corner of Lots 87 and 88 and running thence with the joint line of Lots 87 and 88 N 27-50 W approximately 177.8 feet to a point of Brushy Creek, the joint rear corner of Lots 87 and 88; thence with said creek as a line approximately N 57-14 E 67.84 feet to a point; thence continuing with said creek N 61-38 E 69.4 feet to a point; thence continuing with said creek S 63-31 E 29.4 feet to a point at the joint rear corner of Lots 88 and 89; thence with the joint line of said lots S 00-31 E 200.2 feet to an iron pin on the northern side of McSwain Drive; thence with said drive S 85-01 W 45.0 feet to an iron pin; thence continuing with said drive S 62-10 W 20.81 feet to an iron pin, the point of BEGINNING.

This being the same as that conveyed to by Wade Hampton Water and Sewer District to Luis F. Moreno dated and recorded concurrently herewith.

which has the address of . . . Lot X8, . NicSwain . Gardens . . . [Street] .....(herein "Property Address"); [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 grant and convey the Property, that the Property is dischedinected, and that Betroder and Convey 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.

8

031

SOUTH CAROLINA-1 to 4 Family-6/75-FHMA/FHLMC UNIFORM INSTRUMENT

1**Q**/