

MORTGAGE

THIS MORTGAGE is made this 2nd day of April, 1982, between the Mortgagor, Henrietta Mason Zula M. Gay, (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 Twelve Hundred and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated April 5, 1982, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on 11-1-83.....;

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 Gantt Township, Greenville County, State of South Carolina, on Old Augusta Road, and having the following metes and bounds according to plat by W. J. Riddle dated March 27, 1936, to-wit:

BEGINNING at an iron pin in the intersection of the Old Augusta Road and another road and running with Old Augusta Road N. 37055 W., 408.5 feet; thence S. 84-25 W., 188 feet to a stake; thence S. 17-35 W., 1,362 feet to an old creek run; thence with the said old creek run S. 72-15 E., 40 feet; thence S 84-45 E., 200 feet to a stake; thence N. 8-0 W, 108 feet' thence N.14-35 E., 103 feet to a stake in Brushy Creek; thence N. 17-35 E., 830 feet to an iron pin in oak stump on old road; thence with said road, N. 84-0 E., 312 feet to the beginning and containing 8 acres, more or less.

LESS, HOWEVER, all that property deeded to the South Carolina Highway Department for right-of-way purposes for Interstate 85.

ALSO LESS, HOWEVER, all that property deeded to James W. Kennedy by deed of the grantor herein dated December 4, 1969 and recorded in the RMC Office for Greenville County in Deed Book 880 at Page 531.

ALSO LESS, HOWEVER, all that property deeded to Levi S. Kirkland and Mary K. Kirkland by the grantor herein by deed recorded September 30, 1975 in Deed Book 1025 at Page 01 of the RMC Office for Greenville County.

This is a portion of the property deeded to the grantor herein by deed of Broadus Mason dated June 17, 1965 and recorded in the RMC Office for Greenville County in Deed Book 775 at Page 557.

This conveyance is subject to the reservation of a life estate in the above conveyed property for the natural life of the grantor herein, Henrietta Mason. This being the same property conveyed to Zula M. Gay from Henrietta Mason with life estate dated March 12, 1979 and recorded March 12, 1979 in Book 1098 at page 206, at Greenville which has the address of County RMC Office, #19 Plantation Road, Greenville, South Carolina 29605, (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 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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