

MORTGAGE

THIS MORTGAGE is made this 5th day of April 19 84, between the Mortgagor, LILLIE D. HAYES, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association of South Carolina, 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 FORTY NINE THOUSAND AND NO/100 (\$49,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated April 5, 1984, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on May 1, 2014.;

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 piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, on the northern side of Black Drive being shown on a plat entitled "Property of Lillie D. Hayes" prepared by Carolina Surveying Co., dated April 4, 1984 and recorded in the RMC Office for Greenville County in Plat Book 10-0 at Page 16 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Black Drive approximately 536 feet from the intersection of Black Drive with Riley Smith Drive and running thence N. 4-20 W. 274 feet to an old iron pin; thence running N. 60-33 E. 137.7 feet to an old iron pin; thence running S. 4-20 E. 307.1 feet to an old iron pin on the northern side of Black Drive; thence running along the northern side of Black Drive S. 74-59 W. 127.2 feet to an iron pin, being the point of beginning.

This is the same property conveyed to Donald B. Hayes and Lillie D. Hayes in two parcels by deed of Ethel Smith Duncan recorded in the RMC Office for Greenville County in Deed Books 1017 at Page 320 and 1109 at Page 568. Donald B. Hayes subsequently conveyed his interest in said parcels to Lillie D. Hayes by Deeds recorded in the RMC Office for Greenville County in Deed Book 1188 at Page 539 and 540.

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE
DOCUMENTARY
STAMP
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CT7

which has the address of 520 Black Drive Greenville, S. C. 29615 (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 seized 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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