

MORTGAGE

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THIS MORTGAGE is made this 2nd day of August 1984, between the Mortgagor, HENRY R. McCAULEY (herein "Borrower"), and the Mortgagee, POINSETT FEDERAL SAVINGS AND LOAN ASSOCIATION of Travelers Rest, a corporation organized and existing under the laws of the United States of America, whose address is 203 State Park Road, Travelers Rest, S. C. 29690 (herein "Lender").

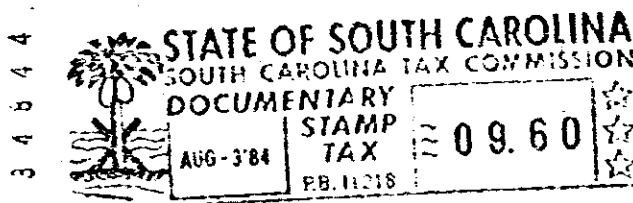
WHEREAS, Borrower is indebted to Lender in the principal sum of THIRTY-TWO THOUSAND AND NO/100 (\$32,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated August 2, 1984 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on September 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 piece, parcel or lot of land situate in the City and County of Greenville, State of South Carolina, on the northeast side of Hampton Avenue (formerly Highland Avenue), and being shown on an unrecorded plat prepared for Elizabeth F. Bates by James N. Southern, dated April 6, 1900, and having the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northeast side of Hampton Avenue at the corner of property formerly owned by Andrew N. Gilreath and running thence along the northeast side of said avenue S. 41-3/4 E. 53 feet to a stake; thence N. 44-1/2 E. 222 feet to a stake; thence N. 41 W. 53 feet to a stake (this being the rear line of said lot); thence S. 44-1/2 W. 223 feet to the point of beginning. LESS HOWEVER, a strip off the rear of said lot conveyed by Etta Gertrude Gaines to Central Baptist Church by deed dated April 29, 1920, and recorded May 3, 1920, in Deed Book 48 at Page 279; said strip being 53 feet by 31.5 feet by 53 feet by 22.5 feet.

This being the identical property conveyed to the Mortgagor herein by deed of Mark E. Coburn and Deborah F. Coburn recorded July 21, 1981, in the RMC Office for Greenville County, S.C., in Deed Book 1152 at Page 105.



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which has the address of 414 Hampton Avenue, Greenville South Carolina 29601 (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.

REB 5

4328-W-23