BOOK 87 PAGE 889 FILED 10011543 PAGE 225 ORTGAGE S. TANKERSLEY

1981, between the Mortgagor, ROBERT M. SMITH and MARY ELLEN SMITH (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"). and interest, with the balance of the indebtedness, if not sooner paid, due and payable on\_\_\_\_ July 1. 2004...; TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note with interest pin; thence N. 42-49 E., 162.2 feet to an iron pin; thence S. 52-07 E., 70 feet to an iron pin; thence along the line of Lot No. 20, S. 12-31 W., 173.3 feet to an iron pin on Sugarberry Drive; thence with the curve of the northern side of Sugarberry Drive, the following chords, courses and distances: S. 50-13 W., 30 feet to a point and S. 20-28 W., 22 feet to a point; thence with the northern side of the right of way of Sugarberry Drive, S. 67-19 W., The above property is the same conveyed to the Mortgagors by deed PAID SATISTICATION CHIEFERDAND Susan R. Erdmann, to be recorded First Federal Davidge and 4614 Association. of Greenville, S. C. Same As, First Federal Sayings and Loan Association of S. C. Greenville 203 Sugarberry Drive which has the address of s. C. 29607 \_(herein "Property Address"); Cour and the Colore of bonkersla

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.

SOUTH CAROLINA -- 1 to 4 Family-6/75-FNHA/FHLING UNIFORM INSTRUMENT (with an