MORTGAGE

THIS MORTGAGE is made this 17th day of October between the Mortgagor, W. Allen Reese and Hilda M. Reese

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(herein "Borrower"), and the Mortgagee, GREER FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 107 Church Street. Greer, South Carolina 29651 (herein "Lender").

Whereas, Borrower is indebted to Lender in the principal sum of FORTY EIGHT THOUSAND FIVE HUNDRED AND NO/100 (\$48,500.00) ------ Dollars, which indebtedness is evidenced by Borrower's note dated October 17, 1975 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on October 1, 2000

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 in the State of South Carolina, County of Greenville, in Chick Springs Township, being known and designated as Lot No. 90 on a plat of Belmont Heights Subdivision, by Dalton & Neves, Engineers, recorded in Plat Book QQ at pages 160 and 161, in the RMC Office for Greenville County. Said lot is bounded on the north by Pine Forest Drive; on the east by Sheffield Road; on the west by Lot No. 88; and on the south by Lot No. 89.

ALSO: All that certain lot of land in the State of South Carolina, County of Greenville, in Chick Springs Township, being known as the northern one-half of Lot No. 89 on a plat of Belmont Heights Subdivision by Dalton and Neves, Engineers, recorded in Plat Book QQ at pages 160 and 161, in the RMC Office for Greenville County. LESS, HOWEVER, A small triangular lot sold off the rear portion of said Lot No. 89 to Thomas L. Thomason, et al by deed recorded in Deed Book 821 at page 83. Said lot fronts 50 feet on the western side of Sheffield Road and is bounded on the north by Lot No. 90, a distance of 190 feet.

ALSO: All that certain piece, parcel or lot of land in the State of South Carolina, County of Greenville Chick Springs Township, lying on the western side of Blue Ridge Drive and being shown and designated as Lot No. 24 on a plat of Burgess Hills, Inc., prepared by Piedmont Engineering Service, dated Jan. 21, 1951, recorded in the RMC Office for Greenville County in Plat Book Y at pages 96 and 97 and having, according to said plat, the following metes and bounds, to wit:

BEGINNING at a point on the western side of Blue Ridge Drive at the joint front corner of Lots 24 and 25 and running thence with the western side of Blue Ridge Drive, the chord of which is S. 33-59 W., 92 feet to an iron pin at the joint front corner of Lots 23 and 24 on the aforementioned plat; thence with the common line of Lots 23 and 24, N. 59-05 W., 180.8 feet to an iron pin on the line of property now or formerly of Taylor; thence with the line of property now or formerly of Taylor, N. 33-34 E., 100.1 feet to an iron pin at the joint rear corner of Lots 24 and 25; thence with common line of said lots, S. 56-26 E., 181.0 feet to iron pin * which his the address of 101 Pine Forest Drive, Greer

South Carolina 29651 (herein Property Address):

State and Zip Code) *on the western side of Blue Ridge Drive, the point of beginning.

To Have and to Hold unto Lender and Lender's successors and assigns, forever, together with all the improvements now or hereafter erected in the property, and all elsements, 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 mertgage, 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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