MORTGAGE

800K 1450 PAGE 771

THIS MORTGAGE is made this	17th	day of November	
19.78., between the Mortgagor, JAM	ES.ETERREL	day of November L, JR . and .DEBRA. H TERRELL.	
		rower"), and the Mortgagee,	
under the laws of SQUTH CARQL	INA	, whose address is 101 EAST WASHING	ÄOT S
STREET, GREENVILLE, SOUTH CAF	ROLINA	(herein "Lender").	

WHEREAS, Borrower is indebted to Lender in the principal sum of FORTY-SIX THOUSAND FOUR HUNDRED FIFTY AND NO/100----- Dollars, which indebtedness is evidenced by Borrower's note dated. November 17, 1978. (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on December 1, 2008.

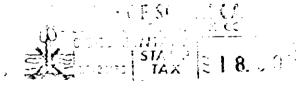
To Secure to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 lot of land situate on the northeastern side of White Horse Road and on the westerly side of Ashley Court being shown as Lot No. 1 on a plat of Ashley Acres Subdivision dated May 19, 1977 prepared by Roabert R. Spearman, recorded in Plat Book 6-H at page 25 in the RMC Office for Greenville County and having according to said plat the following metes and bounds description, to-wit:

BEGINNING at an iron pin on the westerly side of Ashley Court at the joint front corner of Lot 1 and Lot 2 and running thence with Ashley Court S 33-38 W 116.85 feet to an iron pin; thence S 19-59 W 85 ft. to an iron pin; thence S 64-59 W 35.36 feet to an iron pin on the northerly side of White Horse Road; thence with White Horse Road N 70-01 W 80 feet to an iron pin; thence N 44-33 W 282.86 feet to an iron pin; thence N 48-23 E 263.2 feet to an iron pin at the joint rear corner of Lot 1 and Lot 2; thence with Lot 2 S 43-46 E 293 feet to the point of beginning.

This is the same portion of property conveyed to the mortgagors by deed of Calvin N. Cox, to be recorded herewith.

In addition to and together with the monthly payments of principal and interest under the terms of the Note secured hereby, the mortgagor promises to pay to the mortgagee a monthly premium necessary to carry private mortgage guaranty insurance until the principal balance reaches 80% of the original sales price or appraisal, whichever is less. The estimated monthly premium for the first nine years will be .02% of the original amount of the loan. The estimated monthly premium for each year thereafter will be .01% of the original principal balance of this loan. The mortgagee may advance this premium and collect it as part of the debt secured by the mortgage if the mortgagor fails to pay it.



which has the address of Route 4 (Ashley Acres) Travelers Rest

S. C. 29690 (herein "Property Address"); {State and Zip Code}

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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 casements, 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 FNMA/FHLMC UNIFORM INSTRUMENT

4328 RV.2