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THIS MORTGAGE is made this 13th day of June, 1979, between the Mortgagor, Mark B. 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").

MORTGAGE

All that certain piece, parcel or lot of land, situate, lying and being on the south side of Pinnacle Drive, in the County of Greenville, State of South Carolina, being shown and designated as Lot 24, Section C, Greenforest, on a plat thereof recorded in the RMC Office for Greenville County, South Carolina, in Plat Book KK, at Page 87, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the south side of Pinnacle Drive, joint front corner of Lots 23 and 24, and running thence along said drive, the chord being S. 52-28 E. 53 feet S. 58-29 E. 47 feet to an iron pin at the corner of Lot 25; thence S. 31-05 W. 209.5 feet; thence N. 50-07 W. 114 feet; thence N. 35-44 E. 198.8 feet to the beginning corner.

This is the same property conveyed to mortgagors herein by deed of Curtis R. Smith and Irna E. Smith recorded June 13, 1979 in the RMC Office for Greenville County in Deed Book 865 at page 71.

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which has the address of \_\_\_\_\_306 Pinnacle Drive, Taylors

South Carolina 29687 (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.

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