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CONNIE STANKERSLEY

MORTGAGE

scar 1361 FASE 283

THIS MORTGAGE is made this 1.7TH day of February

19.76. between the Mortgagor, H. MICHAEL SPIVEY

(herein "Borrower"), and the Mortgagee, South Carolina
Federal Savings & Loan Association a corporation organized and existing
under the laws of United States of America whose address is 1500 Hampton Street
Columbia, South Carolina (herein "Lender").

BEGINNING AT AN iron pin on the eastern side of Ashmore Bridge Road, 100 feet more or less, South of Maple Drive and running thence with an old private cemetery, S. 88-28 E., 144.4 feet to an iron pin; thence along the line of Peachtree Terrace Subdivision, S. 53-01 E., 65 feet to an iron pin; thence along other property now or formerly of Joan Todd Hazel, S. 11-47 W., 105 feet to an iron pin; thence N. 79-03 W., 190 feet to an iron pin on the eastern side of Ashmore Bridge Road; thence along the side of said road, N. 6-11 E., 110 feet to an iron pin, at the point of beginning



which has the address of ... 205 Ashmore Bridge Road, Mauldin, S.C. 29662.....

(herein "Property Address");
[State and Zip Code]

To Have and to Hoto 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.