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MORTGAGE

DEHNIE S. TANKERSLEY R.H.C.

THIS MORTGAGE is made this 6th day of June , 1977
between the Mortgagor, Steve C. Cheek and Charlotte F. Cheek
(herein "Borrower"), and the Mortgagee, GREER FEDERAL

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

Whereas, Borrower is indebted to Lender in the principal sum of Thirty Thousand and No/100--
(\$30,000.00) ----- Dollars, which indebtedness is evidenced by Borrower's note dated June 6, 1977 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on June 1, 2007.

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: being known and designated as Lot No. 45 of a subdivision known as Heathwood according to a plat thereof prepared by Dalton & Neves, Engineers, July, 1956, and recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book KK, Page 35, and having, according to said plat, the following metes and bounds, to-wit:

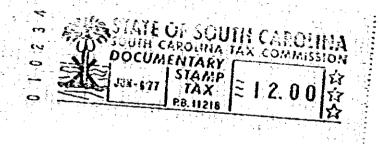
BEGINNING at an iron pin on the eastern side of Whitman Drive, joint front corner of Lots 44 and 45, and running thence with the joint lines of said lots S. 80-06 E., 200 feet to an iron pin, joint rear corner of Lots Nos. 44 and 45; thence with the rear line of Lot No. 45 S. 9-54 W., 100 feet to an iron pin at the joint rear corner of Lots 45 and 46; thence with the joint lines of said lots N. 80-06 W., 200 feet to an iron pin on the eastern side of Whitman Drive, joint front corner of Lots Nos. 45 and 46; thence with the eastern side of Whitman Drive, N. 9-54 E., 100 feet to the point of beginning.

This is the same property conveyed to the mortgagors by deed of Kenneth I. Bozeman recorded in the R.M.C. Office for Greenville County on June 6, 1977, in Deed Book 105%.

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which has the address of 5 Whitman Drive

...Taylors,(City)

South Carolina 29687

....(herein "Property Address");

(Street)

(State and Zip Code)

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.