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BOOK 1412 PAGE 943

United Federal Savings and Loan Association

Fountain Inn, South Carolina

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE } ss:

MORTGAGE
Of Real Estate

TO ALL WHOM THESE PRESENTS MAY CONCERN:

JAMES MICHAEL GARRETT AND CAROLYN S. GARRETT

(hereinafter referred to as Mortgagor) SEND(S) GREETING:
WHEREAS, the Mortgagor is well and truly indebted unto UNITED FEDERAL SAVINGS AND LOAN ASSOCIATION OF Fountain Inn, S. C., (hereinafter referred to as Mortgagee) as evidenced by the Mortgagor's promissory note of even date herewith, the terms of which are incorporated herein by reference, in the sum of --THIRTY THOUSAND & 00/100--

DOLLARS (\$ 30,000.00), with interest thereon from date at the rate of Eight & one-half per centum per annum, said principal and interest to be paid as therein stated, and

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced to or for the Mortgagor's account for taxes, insurance premiums, public assessments, repairs, or for any other purpose, and

WHEREAS, the unpaid balance of said debt or debts, if not sooner paid, shall be due and payable.

October 1, 2007

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof and of any other and further sums for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for his account by the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagee at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold and released, and by these presents does hereby grant, bargain, sell and release unto the Mortgagee, its successors and assigns.

All that piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, in the Town of Simpsonville, on the edge of the circular turnaround at the terminus of Tollgate Court, and being shown and designated as Lot No. 33 on a plat entitled "The Cedars", dated November 21, 1974, recorded in Plat Book 4-X, Page 93, and being described, according to said plat, as follows, to wit:

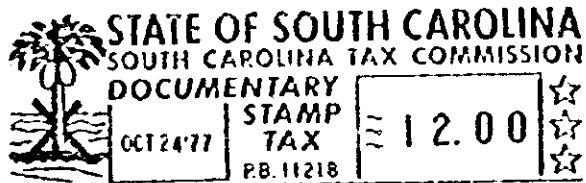
BEGINNING at an iron pin on the edge of the circular turnaround at the terminus of Tollgate Court, at the joint front corner with Lot 32, and running thence with the joint line with Lot 32, S. 85-30 W., 149.3 feet to an iron pin on the line of property now or formerly of Coleman; thence with said Coleman line, N. 15-09 W., 107 feet to an iron pin at the joint line with property now or formerly of Gresham and Howard; thence with said Gresham and Howard line, N. 69-17 E., 79.6 feet to an iron pin at the joint rear corner with Lot 34; thence with the line of Lot 34, S. 56-42 E., 151 feet to an iron pin on the edge of Tollgate Court; thence with the circular turnaround of Tollgate Court, the chord of which is S. 44-24 W., 25 feet to an iron pin; thence S. 18-24 W., 20 feet to the point of beginning.

Being the same property conveyed to James Michael and Carolyn S. Garrett by deed of United Federal Savings and Loan Association, dated October 13, 1977, to be recorded herewith in the R.M.C. Office for Greenville County.

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