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MORTGAGE

and the Mortgagee, Home Building and Loan Association, a corporation organized and existing under the laws of South Carolina, whose address is 208 East First Avenue, Easley, South Carolina (herein "Lender").

Whereas, Borrower is indebted to Lender in the principal sum of Fifty Thousand and No/100ths (\$50,000.00) ----- Dollars, which indebtedness is evidenced by Borrower's note of even date herewith (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on 3 years from date

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 Pickens and Greenville, State of South Carolina:

"ALL that certain piece, parcel or lot of land in Greenville Township, Greenville County, State of South Carolina, and in Ward 2 of the City of Greenville on the East side of Manly Street and being known and designated as a portion of Lot No. 6, Block 6 and a portion of Lot 4, Block 6 of Boyce Addition, according to a plat recorded in Plat Book A at page 90, and having the following metes and bounds, to-wit: BEGINNING at an iron pin on the East side of Manly Street 62 feet and one inch South from an alley corner of Lot No. 4, and running thence N 64 E 155 feet to a stake; thence S 15½ E 55 feet 10 inches to an iron pin; thence S 76-40 W 155 feet 5 inches to an iron pin on Manly Street; thence with Manly Street N 15½ W 62 feet one inch to the point of BEGINNING. This is the identical property conveyed to W. M. Peace by deed of Serafino Lancianese by deed dated April 15, 1963, and recorded in Book of Deeds 720 at page 395 in the RMC Office for Greenville County, South Carolina."

ALSO: "ALL that certain piece, parcel or tract of land situate, lying and being in the State of South Carolina, County of Pickens, on the Southeasterly side of Country Club Road (S 39-204), containing 15.99 acres, more or less, and having according to a plat entitled "Property of H. M. Peace", prepared by C. O. Riddle, dated October, 1973, and recorded in the office of the Clerk of Court for Pickens County, S. C. in Plat Book 19 at page 481, the following metes and bounds, to-wit: BEGINNING at an iron pin on the Southeasterly side of Country Club Road (S 39-204), said pin being the joint front corner of mortgagors and property now or formerly owned by Jack F. Owens and running thence with the Southeasterly side of said road South 56-00 East 98.25 feet to an iorn pin; thence continuing with said road N 54-45 E 100 feet to an iron pin; thence North 53-15 East 154.35 feet to iron pin; thence North 53-15 East 20 feet to iron pin; thence South 27-53 East 65.4 feet to iron pin; thence South 7-35 East 57.7 feet to iron pin; thence South 7-35 East 102.2 feet to iron pin; thence South 46-36 East 150 feet to an iron pin; thence North 41-19 East 296 feet to an iron pin in line of property now or formerly owned by Pickens County Country Club; thence with the line of Pickens County Country Club South 61-16 East 368.25 feet to an iron pin; thence South 13-25 West 794.9 feet to iron pin; thence South 13-25 West 337.7 feet to a point in center of branch; thence with the branch as the approximate line 55 feet; thence North 25 West 170 feet; thence North 25 West 6 feet; (continued on attached rider)

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 in the event 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 easements and restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

Uniform Covenants. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal of and interested by the Note, prepayment and late charges as provided in the Note, and the principal of and Advances secured by this Mortgage.



