

MORTGAGE

THIS MORTGAGE is made this 3 day of May, 19 74,
between the Mortgagor, Glenn C. Watkins and Betty B. Watkins

(herein "Borrower"),
and the Mortgagee, Carolina Federal Savings & Loan Association, a corporation
organized and existing under the laws of the State of South Carolina, whose address
is P. O. Box 10121, Greenville, S.C. (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty One Thousand
One Hundred and No/100---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
May 1, 1999;

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:

ALL that piece, parcel or lot of land with all building and improve-
ments thereon, situate, lying and being on the eastern side of New
Dunham Bridge Road in Greenville County, South Carolina being shown
and designated as Lot No. 59 on a plat of Vardry Vale, Section No.
1 made by Campbell & Clarkson Surveyors dated November 15, 1968 and
recorded in the RMC Office for Greenville County, S.C. in Plat Book
WWW, page 40 and having according to said plat, the following metes
and bounds, to-wit:

BEGINNING at an iron pin on the eastern side of New Dunham Bridge
Road, joint front corner of Lots Nos. 58 and 59 and running thence
with the common line of said lots, S. 56-01 E. 150 feet to an iron
pin; thence S. 33-59 W. 80 feet to an iron pin; thence with the
common line of Lots Nos. 59 and 60, N. 56-01 W. 150 feet to an iron
pin on the eastern side of New Dunham bridge Road; thence with the
eastern side of said road, N. 33-59 E. 80 feet to an iron pin, the
point of beginning.



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, appur-
tenances, 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 Mort-
gage; 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 interest on the indebtedness
evidenced by the Note, prepayment and late charges as provided in the Note, and the principal of and interest on any Future
Advances secured by this Mortgage.

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