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BONNIE S. TALKER  
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### MORTGAGE

THIS MORTGAGE is made this 21st day of May, 1974, between the Mortgagor, Mendel E. Williams, Jr., and Wanda L. Williams (herein "Borrower"), and the Mortgagee, Carolina Federal Savings & Loan Association, a corporation organized and existing under the laws of South Carolina, whose address is 500 E. Washington Street, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty Thousand One Hundred Fifty 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 situate, lying and being in the County of Greenville, State of South Carolina, known as Lot No. 16 and parts of Lots 15 and 17, as shown on plat of Pinehurst, recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book PP at page 38, and having, according to said plat, the following metes and bounds:

BEGINNING at an iron pin on the southern side of Perry Road in the center of Lot No. 15, which iron pin is situate 40 feet west of the corner of Lot No. 14, and running thence S. 10-05 E. 150 feet, more or less, to an iron pin in the rear line of Lot No. 15; thence S. 86-00 W. 160.025 feet to an iron pin in the rear line of Lot No. 17; thence N. 10-05 W. 125 feet, more or less, to a point in the center of the front line of Lot No. 17 on the southern side of Perry Road; thence with said road, N. 74-38 E. 40 feet to an iron pin; thence with said road, N. 76-12 E. 120 feet to the point of beginning.

This is the identical property conveyed to the mortgagors herein by deed of Joseph M. Kee, Jr., and Susan B. Kee, dated May 21, 1974, and to be recorded herewith in the R.M.C. Office for Greenville County, South Carolina.



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 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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