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DONNIE S. TANKERSLEY

MORTGAGE

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THIS MORTGAGE is made this 26th day of June, 1975, between the Mortgagor, G. Taft Joseph

(herein "Borrower"), and the Mortgagee, Security Federal Savings and Loan Association a corporation organized and existing under the laws of South Carolina, whose address is 115 East Camperdown Way, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Eighteen Thousand and No/100 (\$18,000.00) -----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 June 10, 1990

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 certain piece, parcel or lot of land with all improvements thereon located in the City of Greenville, County of Greenville, State of South Carolina being designated as Lot No. 11, Block A, as shown on plat of Pendleton Street Realty Association as recorded in Office of Clerk of Court for Greenville County in Plat Book A, Page 122. Said lot being located on the south side of Easley Street and having the following boundaries:

BEGINNING at a stake on the south side of Easley Street, which stake is 403 feet east of the intersection of Easley Street and McBee Boulevard and running thence along the south side of Easley Street N. 59-25 E., 76 feet 4 inches to a stake; thence S. 19-25 E., 80 feet to a stake; thence S. 56-30 W., 67 feet 9 inches to a stake; thence N. 25-17 W., 80 feet to a stake on Easley Street to the point of beginning.

ALSO:

All that piece, parcel or lot of land in Greenville Township, Greenville County, State of South Carolina, in the City of Greenville, being known and designated as the northern portion of Lot No. 12, Block A, according to plat of Pendleton Street Realty Association, plat of same being recorded in Plat Book A, Pages 122 and 123, in the Office of the R.M.C. for Greenville County, and being more particularly described according to survey and plat by Picknell & Picknell, Engineers, December 17, 1946, as follows:

BEGINNING at an iron pin on the south side of Easley Bridge Road, front corner of Lots 12 and 13 which iron pin is 307 feet in an easterly direction from the intersection of Easley Bridge Road and McBee Boulevard; thence with the line of Lot No. 13 S. 27-55 E., 65.5 feet to a stake; thence N. 67-49 E., 69.4 feet to a stake in line of Lot 11; thence with line of said lot N. 22-11 W., 70.2 feet to a stake on the Easley Bridge Road; thence with the south side of said road S. 64-04 W., 76 feet, 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, 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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