

GREENVILLE CO. S. C.

FEB 10 4 17 PM '76

JOHNNIE S. TANKERSLEY  
R.M.C.

MORTGAGE

1976-019

THIS MORTGAGE is made this 10th day of February,  
1976 between the Mortgagor, Vinod R. Desai and Ranjan V. Desai  
(herein "Borrower"), and the Mortgagee, Carolina  
Federal Savings and Loan Association, a corporation organized and existing  
under the laws of South Carolina, whose address is 500 East  
Washington Street, Greenville, South Carolina, (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Forty-two Thousand  
and no/100 Dollars, which indebtedness is evidenced by Borrower's note  
dated February 10, 1976 (herein "Note"), providing for monthly installments of principal and interest,  
with the balance of the indebtedness, if not sooner paid, due and payable on March 1, 2006.

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  
the buildings and improvements thereon, lying and being on the  
northwesterly side of Sugar Creek Lane, near the City of Greenville,  
South Carolina, being known and designated as Lot No. 128 on plat  
entitled "Map No. 4, Section One, Sugar Creek", as recorded in  
the R. M. C. Office for Greenville County, South Carolina, in  
Plat Book 5-D, at Page 72, and having, according to said plat, the  
following metes and bounds, to wit:

BEGINNING at an iron pin on the northwesterly side of  
Sugar Creek Lane, said pin being the joint front corner of Lot  
No. 127 and 128 and running thence with the common line of said  
lots N 43-45-00 W 161.71 feet to an iron pin, the joint rear  
corner of Lot No. 127 and 128; thence S 45-16-51 W 125.02 feet to  
an iron pin, the joint rear corner of Lot No. 128 and 129; thence  
with the common line of said lots S 43-45-00 E 159.59 feet to an  
iron pin on the northwestern side of Sugar Creek Lane; thence with  
the northwestern side of Sugar Creek Lane N 42-15-00 E 125 feet to  
an iron pin, the point of beginning.



which has the address of #128, Sugar Creek Lane (Rt. 4) Greer,  
[Street] [City]  
S. C. 29651 (herein "Property Address");  
[State and Zip Code]

To HAVE AND TO HOLD unto Lender and Lender's successors and assigns, forever, together with all the improve-  
ments 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 if 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 declarations, easements or restrictions  
listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

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