

FILED
GREENVILLE CO. S. C.

FEB 13 12 51 PM '76

MORTGAGE

1380 512

DONNIE S. TANNERSLEY

THIS MORTGAGE is made this 9th day of February 1976, between the Mortgagor, Ronald D. Wilbanks and Sandra L. Wilbanks (herein "Borrower"), and the Mortgagee, Federal Savings & Loan Association, a corporation organized and existing under the laws of South Carolina, whose address is 500 E. Washington St., Greenville, S.C. (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty-nine Thousand Seven Hundred (\$29,700.00) Dollars, which indebtedness is evidenced by Borrower's note dated February 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 February 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 piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, Oneal Township, on the Southern side of a road, about three miles Northwest of Greer, being known and designated as Lot No. 1 of the Property of W. Dennis Smith and shown on plat prepared by John A. Simmons, Reg. Surveyor, dated February 15, 1964, amended March 15, 1966, said amend plat being recorded in Plat Book GCG at Page 390 in the R.M.C. Office for Greenville County, and having, according to said amended plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Southern side of said road at the joint front corner of Lots 1 & 2 as shown on said amended plat and running thence with the joint line of said lots, S. 0-05 W. 225 feet to an iron pin on Roy Chandler's line; thence, with said line, S. 89-55 E. 167 feet to an iron pin; thence N. 0-05 E. 225 feet to an iron pin on the Southern side of said road; thence with said road, N. 89-55 W. 167 feet to the point of beginning.



Route 3, Greer
which has the address of _____ (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 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 if this Mortgage is on a leasehold) are herein referred to as the "Property".

Borrower covenants that Borrower is lawfully seized 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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