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DENNIS S. TINKERSON
R.M.C.

FOSTER & RICHARDSON

BOOK 1377 PAGE 802

Mail to:
Family Federal Savings & Loan Assn.
Drawer L
Greer, S.C. 29651

MORTGAGE

THIS MORTGAGE is made this 9th day of September, 1976, between the Mortgagor, Charles Fletcher & Emma W. Fletcher (herein "Borrower"), and the Mortgagee, Family Federal Savings & Loan Association, a corporation organized and existing under the laws of the United States of America, whose address is #3 Edwards Bldg., 600 N. Main St., Greer, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Fifteen thousands seven hundred & NO/100 Dollars, which indebtedness is evidenced by Borrower's note dated September 9, 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 First, September, 1991

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 in Grove Township, Greenville County, State of South Carolina, containing 0.85 acres, more or less, and being more particularly described according to a plat of survey by John C. Smith, R.L.S., dated April 26, 1962, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a nail in the center of S. C. Highway 20 at the corner of property now or formerly belonging to H. B. Coward and running thence along the center of said highway S. 03-40 E. 178.5 feet to a nail in said highway at a point where said highway intersects with a branch; thence up the meanders of said branch as the line, S. 65-30 W. 192.7 feet to an iron pin; thence S. 20-40 E. 29.5 feet to an iron pin; thence S. 33-57 W. 19.8 feet to an iron pin; thence N. 84-33 W. 39 feet to an iron pin; thence S. 10-12 W. 35 feet to an iron pin; thence N. 78-15 W. 109 feet to an iron pin in the line of property now or formerly belonging to W. O. Barnett; thence along Barnett's line, N. 39-16 E. 214.9 feet to an iron pin; thence still with Barnett's line, N. 06-06 E. 179.3 feet to an iron pin in the line of property now or formerly belonging to H. B. Coward; thence along Coward's line, S. 77-51 E. 164.8 feet to the beginning corner.

This conveyance is made subject to such easements, rights-of-way and restrictions of record or as appear on the premises.

The above property was deed to the Mortgagors herein by deed dated 9/9/76 and recorded in the R.M.C. Office for Greenville County in Deed Book 1042 at Page 774.



which has the address of Route 2 Piedmont, South Carolina 29673 (herein "Property Address");

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 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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