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DONNE S. FANNEROLE: R.H.C. MORTGAGE

THIS MORTGAGE is made this 11th day of November 1976 between the Mortgagor, R. C. Ayers (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings & Loan Association, a corporation organized and existing under the laws of United States of America, whose address is 1500 Hampton Street Columbia, South Carolina (herein "Lender").

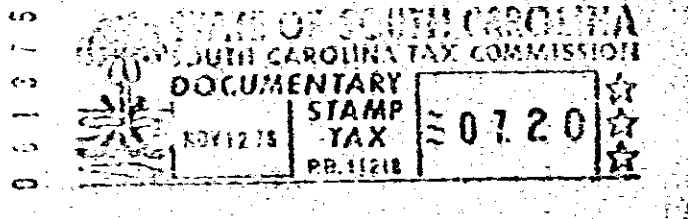
24 NOV 1977

WHEREAS, Borrower is indebted to Lender in the principal sum of Eighteen Thousand and no/100 Dollars, which indebtedness is evidenced by Borrower's note dated November 11, 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 December 1, 2001.

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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: lying at the Northwestern corner of the intersection of Windsor Parkway and Chesley Drive, being known and designated as Lot 19 as shown on a plat of The Village, Section 1, prepared by Heaner Engineering Co., Inc., dated October 13, 1972, and recorded in the R.M.C. Office for Greenville County, in Plat Book 4-R at Page 52 and having such metes and bounds as appear by reference thereto.

THIS is the identical property conveyed to the Mortgagor by deed of John C. Medlin and Cecile S. Medlin, recorded in the R. M. C. Office on November 12, 1976.



which has the address of 101 Windsor Parkway Simpsonville S. C. 29681 (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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