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DEC 21 3 15 PM '76
MORTGAGE
R.M.C.

BOOK 1385 PAGE 715

THIS MORTGAGE is made this 20 day of December, 1976, between the Mortgagor, Bill B. Williams and Nettye A. Williams

(herein "Borrower"), and the Mortgagee, Home Savings and Loan Association of the Piedmont, a corporation organized and existing under the laws of South Carolina, whose address is 208 East First Avenue, Easley, South Carolina (herein "Lender").

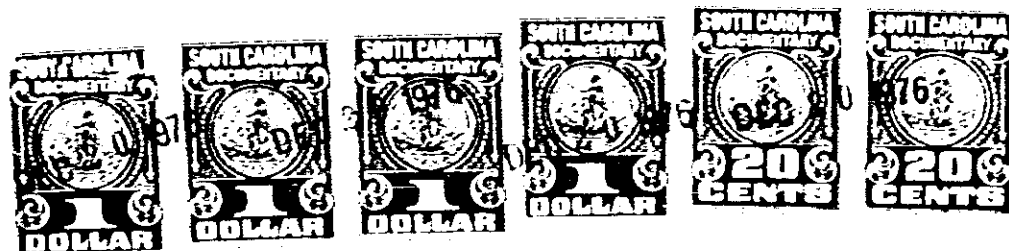
WHEREAS, Borrower is indebted to Lender in the principal sum of Eleven Thousand and No/100ths (\$11,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated December 20, 1976 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on 12 years from date

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 situate, lying and being in the State of South Carolina, County of Greenville, on waters of Mathers Creek in the Sunset Valley Subdivision", Block A, being shown and designated as Lot No. 15 on plat of John C. Smith, Surveyor, dated July, 1960, recorded in Plat Book WW at pages 112 and 113, and being more particularly described according to said plat as follows, to-wit:

BEGINNING at an iron pin at Ragsdale Drive, common corner of Lots 15 and 16, and the Northwest corner of the lot herein described; thence running North 13-01 East 15 feet with road to a point; thence running North 28-21 East 85.5 feet with road to an iron pin; thence South 61-39 East 141 feet with line of Lot 14 to a point in the center of Mathers Creek; thence with the center of creek as the line South 26-46 West 60.5 feet to a point; thence leaving creek and running with line of Lot 16 North 76-59 West 149 feet to the point of BEGINNING at Ragsdale Drive."

This is the same property conveyed to Bill B. Williams and Nettye A. Williams by deed of John E. Bryant, William R. Kinnett and Chad Davis, dated November 19, 1976, and recorded in Deed Book 1048 at page 226 on December 21, 1976, in the RMC Office for Greenville County, South Carolina. Also see Deed of Grace Y. Ragsdale to Bill B. Williams and Nettye A. Williams, dated December 9, 1976, recorded on December 21, 1976, in Deed Book 1048 at page 227 in the RMC Office for Greenville County, South Carolina.



which has the address of Lot 15, Ragsdale Drive, Star Route, Cleveland, S. C. 29635 (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 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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