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MORTGAGE

THIS MORTGAGE is made this 6th day of January, 1977 between the Mortgagor, Charles Brown and Helen W. Brown (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").

WHEREAS Borrower is indebted to Lender in the principal sum of Twelve thousand seven hundred - fifty Dollars, which indebtedness is evidenced by Borrower's note dated January 6, 1977 (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, 1987.

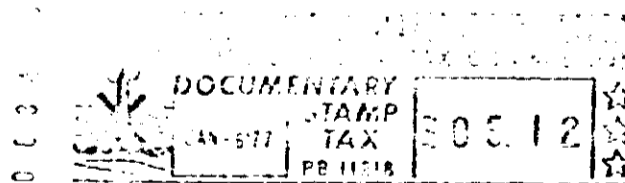
To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 with improvements thereon, lying and being on the Eastern side of Bennett Street in the City and County of Greenville, South Carolina being shown and designated as Lot No. 12 and 30 feet of Lot No. 13 on plat of Northwood recorded in the R.M.C. Office for Greenville County in Plat Book J at Pages 102 and 103 and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Eastern side of Bennett Street which pin is 100 feet South from the corners of the intersection of Bennett Street and Boxwood Road in front line of Lot No. 13 and running thence through Lot No. 13 S. 71-32 E. 150 feet to an iron pin in the line of Lot No. 11; thence with line of Lot No. 11 S. 19-30 W. 93 feet to an iron pin on branch; thence with middle of said branch N. 71-32 W. 150 feet to an iron pin on Bennett Street; thence with the East side of Bennett Street N. 19-30 E. 93 feet to the point of beginning.

THIS conveyance is made subject to any and all existing reservations, easements, rights of way, zoning ordinances and restrictions or protective covenants that may appear of record, on the recorded plat (s) or on the premises.

DERIVATION: This is the same property conveyed to mortgagors herein by deed of George Skenteris dated January 6, 1977 and recorded in the R.M.C. Office for Greenville County in Deed Book 1049, Page 211, on January 6, 1977.



which has the address of 608 Bennett Street Greenville, South Carolina 29609. (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.