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

MORTGAGE

THIS MORTGAGE is made this 8th day of July, 1977, between the Mortgagor, Ray D. DeYoung and Eva L. DeYoung (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 Thirty-One Thousand and NO/100-- Dollars, which indebtedness is evidenced by Borrower's note dated July 8, 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 July 1, 2007.

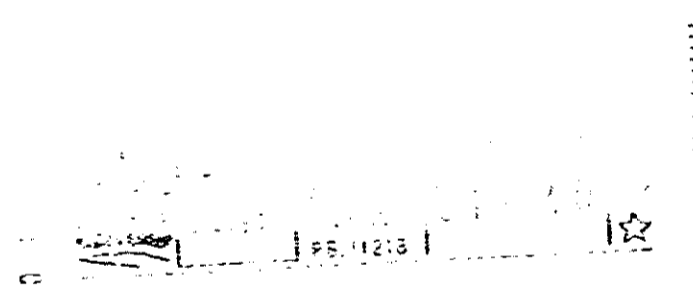
To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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: On the easterly side of Keller Road, being in the Sandy Flats community described as follows:

BEGINNING at a nail and cap in the center line of Keller Road, running N. 5° 17' E. 339.26 feet to a nail and cap; thence turning and running N. 62° 21' E. 29.79 feet to an iron pin; thence N. 62° 21' E. 323.88 feet to an iron pin; thence turning and running S. 36° 18' E. 382.25 feet to an iron pin; thence turning and running S. 62° 21' W. 399.38 feet to an iron pin; thence S. 87° 42' W. 192.33 feet to an iron pin; thence S. 87° 42' W. 25.22 feet to a nail and cap.

This conveyance is subject to all restrictions, setback lines, roadways, zoning ordinances easements and rights-of-way appearing on the property and/or of record.

This is that same property conveyed to mortgagor by deed of Sloan Construction Co. to be recorded herewith.

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which has the address of Route #2 Taylors (City) S.C. 29687 (State and Zip Code) (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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