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MORTGAGE

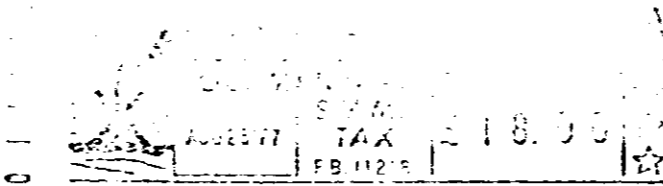
THIS MORTGAGE is made this 25th day of August 1977 between the Mortgagor, ROBERT L. SIMONET and SUSAN S. SIMONET (herein "Borrower"), and the Mortgagee, CAROLINA FEDERAL SAVINGS & LOAN ASSOC., a corporation organized and existing under the laws of South Carolina whose address is Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of FORTY-FIVE THOUSAND AND NO/100 (\$45,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated August 25, 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 August 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 southerly side of Randy Drive, being shown and designated as Lot No. 20 on plat of Section II, Edwards Forest, recorded in the R.M.C. Office for Greenville County, S.C., in Plat Book "RR", at Page 20, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING on the southerly side of Randy Drive at the joint front corner of Lots Nos. 19 and 20, and running thence with the joint line of said lots S. 33-15 E. 180-feet to an iron pin; running thence S. 56-45 W. 100-feet to an iron pin at the joint rear corner of Lots Nos. 20 and 21; running thence with the joint line of Lots Nos. 20 and 21 N. 33-15 W. 180-feet to the joint front corner of Lots Nos. 20 and 21 on the southerly side of Randy Drive; running thence with the southerly side of Randy Drive N. 56-45 E. 100-feet to the point of beginning.

This being the same property conveyed to Emile G. Russett, Jr. and Carolyn H. Russett by Alvin Trammell as recorded in the R.M.C. Office for Greenville County in Deed Book 833, at Page 363, on November 27, 1967.



which has the address of 27 Randy Drive Greenville, South Carolina (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.

(CONTINUED ON NEXT PAGE)