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MORTGAGE

THIS MORTGAGE is made this 8th day of December, 1977, between the Mortgagor, Shirley F. Mercer and Mark T. Borger

herein "Borrower", and the Mortgagee, GREER FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 107 Church Street, Greer, South Carolina 29651, herein "Lender".

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty-Seven Thousand Nine Hundred Fifty and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated December 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 December 1, 2008

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 those pieces, parcels or lots of land in the County of Greenville, State of South Carolina, situate, lying and being on the southern side of Becky Gibson Road and being known and designated as Lots Nos. 12 and 13 on a plat of PONDEROSA VILLAGE recorded in the RMC Office for Greenville County in Plat Book 4-R at Page 27 and having, according to said plat, the following metes and bounds, to-wit:

Beginning at an iron pin on the southern side of Becky Gibson Road, joint front corner of Lots 11 and 12 and running thence S.11-47 W. 492 feet to an iron pin; thence N.78-13 W. 200 feet to an iron pin; thence N.11-47 E. 500.8 feet to an iron pin on the southern side of Becky Gibson Road; thence with the southern side of said Road, S.75-41 E. 200 feet to the point of beginning.

This is the same property as that conveyed to the Mortgagor herein by deed for Lot No. 12 from James Harold Byrd, Jr. recorded in the RMC Office for Greenville County on December 8, 1977 and deed from Ponderosa Associates for Lot No. 13 recorded in the RMC Office for Greenville County on December 8, 1977.

The mailing address of the Mortgagee herein is P. O. Box 969, Greer, S. C. 29651.

which has the address of Route 2, Becky Gibson Road Greer
(Street) (City)
South Carolina 29651 (herein "Property Address")
(State and Zip Code)

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.

SOUTH CAROLINA—1-3-4 Family—6-75—ENMATHMAC UNIFORM INSTRUMENT

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