

Mail to: First Federal Savings and Loan Association of Anderson
P.O. Box 1777, Anderson, S.C. 29622

MORTGAGE

BOOK 1424 PAGE 578

THIS MORTGAGE is made this 27th day of February, 1978, between the Mortgagors, Walter E. Palmer, Jr., and Hazel D. Palmer, FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of the United States of America, whose address is 201 North Main Street Anderson, South Carolina 29622 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty-eight thousand, five hundred and No/100 (\$38,500.00) Dollars, which indebtedness is evidenced by Borrower's note dated February 27, 1978 (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, 1998.

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 County of Greenville, State of South Carolina, being shown and designated as Lot No. Two (2) on plat of Westcliffe Subdivision, prepared by Piedmont Engineers and Architects dated December 11, 1963, and recorded in Plat Book YY at page 168 and 169, in the RMC Office for Greenville County. For a more complete description as to courses and distances, metes and bounds, reference is invited to the aforementioned plat. Said lot being the same property conveyed unto mortgagors herein by deed of Melvin R. Shaw and Linda S. Shaw of even date to be recorded simultaneously herewith.

ALSO, All that certain piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina, being shown and designated as Lot No. One (1) on plat of Westcliffe Subdivision, prepared by Piedmont Engineers and Architects dated December 11, 1963, and recorded in Plat Book YY at pages 168 and 169, in the RMC Office for Greenville County. For a more complete description as to courses and distances, metes and bounds, reference is invited to the aforementioned plat. Said lot being the same property conveyed unto mortgagors herein by deed of Melvin R. Shaw and Linda S. Shaw of even date to be recorded simultaneously herewith.

which has the address of 113 Willenhall Lane, West Cliff Subdivision, 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.

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