

FILED
GREENVILLE CO. S. C.
SEP 27 2 50 PM '78
DONNIE S. TANKERSLEY
R.H.C.

BOOK 1445 PAGE 500

MORTGAGE

THIS MORTGAGE is made this 27th day of September, 1978, between the Mortgagor, James B. O'Sheal and Linda C. O'Sheal (herein "Borrower"), and the Mortgagee, POINSETT FEDERAL SAVINGS AND LOAN ASSOCIATION of Travelers Rest, a corporation organized and existing under the laws of the State of South Carolina, whose address is 203 State Park Road, Travelers Rest, S. C. 29690 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty-Eight Thousand Four Hundred and 00/100 Dollars, which indebtedness is evidenced by Borrower's note dated September 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 March 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 that certain piece, parcel or lot of land, situate, lying and being in the County of Greenville, State of South Carolina, and being a portion of that tract of land denoted "Home Tract", Lockwood Heights Subdivision, Section III, a plat of which said subdivision is recorded in the RMC Office for Greenville County in Plat Book XX-11, and according to a recent survey by Jones Engineering Service dated October 3, 1975 and which said plat is recorded in the RMC Office for Greenville County in Plat Book 5N-59, and having the following metes and bounds, to-wit:

BEGINNING at a point on the edge of Saran Drive, joint corner with Lot 50 of Lockwood Heights Subdivision, and running thence with the common line of said line, N. 20-27 E. 140.8 feet to a point; thence S. 58-35 E. 50 feet to a point; thence N. 67-13 E. 55.6 feet to a point; thence S. 20-20 E. 50 feet to a point; thence S. 85-46 W. 23 feet to a point; thence S. 19-19 W. 120 feet to a point on the edge of Saran Drive; thence running with said Drive, N. 70-41 W. 26.6 feet to a point; thence continuing with said Drive, N. 69-37 W. 78.1 feet to a point on the edge of said Drive, the point of beginning.

This being the same property conveyed to the Mortgagors herein by Deed of Malcolm G. Thruston, et al, which Deed was recorded on November 21, 1975, in the RMC Office for Greenville County in Deed Book 1027-594.

The Mortgagee's mailing address is 105 Saran Drive, Greenville, S. C.



which has the address of 105 Saran Drive, Greenville, S. C. (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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