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GREENVILLE CO. S. C.
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DONNIE S. TANKERSLEY
R.M.C.

BOOK 1448 PAGE 970

MORTGAGE

THIS MORTGAGE is made this 1ST day of November, 1978, between the Mortgagor, James R. Crozier, Jr. and Judith B. Crozier, (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings and Loan Association, a corporation organized and existing under the laws of the United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina (herein "Lender").

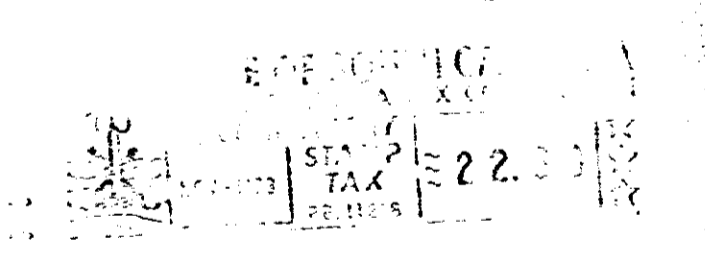
WHEREAS, Borrower is indebted to Lender in the principal sum of Fifty-Six Thousand Nine Hundred Fifty, (\$56,950.00) Dollars, which indebtedness is evidenced by Borrower's note dated November 1, 1978, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on November 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, with the buildings and improvements thereon, lying and being on the northerly side of Crescent Avenue (formerly Mills Avenue) in the City of Greenville, South Carolina, being known and designated as Lot No. 14, Block B, on a plat of the property of Cagle Park Company as recorded in the R. M. C. Office of Greenville County, South Carolina, in Plat Book Z, Page 3, and having according to said Plat the following metes and bounds, to wit:

Beginning at an iron pin on the northerly side of Crescent Avenue (formerly Mills Avenue) joint front corner of Lots 13 & 14, and running thence with the common line of said lots North 1°-33 West 174 ft., to an iron pin, joint rear corner of Lots 13 & 14; thence North 89°-07 East 68.5 ft. to an iron pin, joint rear corner of Lots 14 & 15; thence with the common line of said lots South 0°-23 East 190.2 ft. to an iron pin on the northerly side of Crescent Avenue; thence with the northerly side of Crescent Avenue South 76°-58 East 67 ft. to an iron pin, the point of beginning.

PROPERTY CONVEYED TO MORTGAGORS BY DEED DATED NOVEMBER 1, 1978, and given by GEORGE K. NIGHT and HAZEL W. NIGHT of THE COUNTY of GREENVILLE,



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which has the address of 105 Crescent Avenue, Greenville, South Carolina, (herein "Property Address");
[Street] [City]

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.

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