

FILED
GREENVILLE CO. S. C.

MORTGAGE

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THIS MORTGAGE is made this 13th day of March, 1979, between the Mortgagor, Jimmy L. Stephens, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association, a corporation organized and existing under the laws of the United States of America, whose address is 301 College Street, Greenville, South Carolina (herein "Lender").

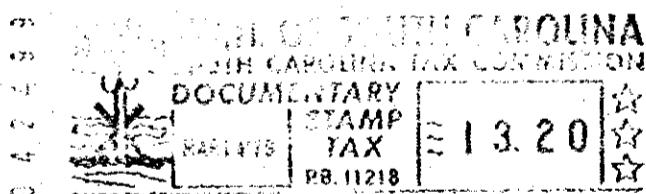
WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty-Three Thousand and No/100 (\$33,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated March 13, 1979, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on February 1, 2010.

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 Greenville County, S.C., on the western side of Owens Road, being shown and designated as Lot No. 26 on plat of LORENA PARK, prepared by Jones & Sutherland Engineers, dated May 29, 1959, and recorded in the RMC Office for Greenville County in Plats Book SS, Page 171, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the western side of Owens Road at the joint front corner of Lots 25 and 26 and running thence with the right of way of said Road S 13-15 W 80 feet to an iron pin; thence with the joint line of Lots 26 and 27 N 77-00 W 124.8 feet to an iron pin; thence N 9-34 E 85.9 feet to an iron pin at the joint rear corner of Lots 25 and 26; thence with the joint line of said lots S 74-23 E 131 feet to an iron pin on the western side of Owens Road, the point of beginning.

This being the identical property conveyed to the mortgagor by deed of Sybil M. Stewart dated February 5, 1979, and recorded in the RMC Office for Greenville County, S.C., in Deeds Book 1097, Page 13, on February 15, 1979.



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which has the address of Lot 26 Owens Road, Taylors
(Street) (City)
S. C. 29687 (herein "Property Address");
(State and Zip Code)

406 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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