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

MORTGAGE

VCL 1459 PAGE 954

THIS MORTGAGE is made this 16th day of March 1979, between the Mortgagor, Warren E. Willis and Patricia Ann Willis (herein "Borrower"), and the Mortgagee, FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Forty Thousand and No/100 (\$40,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated March 16, 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 March 1, 1994;

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 piece, parcel or lot of land being shown as Lot No. 5, Section A & B, on a plat entitled "Survey for Warren E. Willis" made by Thomas D. Lindsey, and recorded in Plat Book 7-B, Page 61, in the R.M.C. Office for Greenville County and having, according to said plat, the following metes and bounds, to-wit:

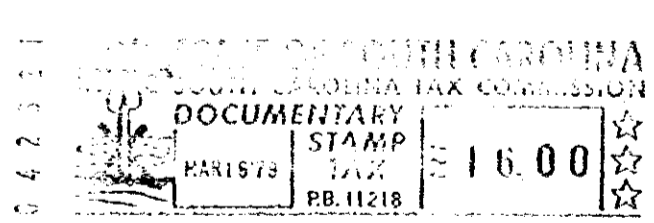
SECTION A: BEGINNING at an iron pin on the eastern side of Love Drive approximately 300 feet from the intersection of Willis Street and Love Drive and running thence with said Love Drive, N. 27-40 W. 66.60 feet to an iron pin, joint front corner of Sections A & B; thence turning and running N. 51-41 E. 95.20 feet to an iron pin, joint rear corners of Sections A & B; thence running S. 25-44 E. 86.37 feet to an iron pin; thence turning and running S. 63-40 W. 90.66 feet to the beginning corner.

SECTION B: BEGINNING an an iron pin on the eastern side of Love Drive approximately 366.60 feet from the intersection of Willis Street and Love Drive and running thence with said Love Drive, N. 27-40 W. 66.60 feet to an iron pin; thence turning and running N. 41-11 E. 103.44 feet to an iron pin; thence turning and running S. 25-44 E. 86.37 feet to an iron pin, joint rear corner of Sections A & B; thence S. 51-41 W. 95.20 feet to the beginning corner.

This conveyance is made subject to any restrictions, rights-of-way, or easements that may appear of record on the recorded plat(s) or on the premises.

Derivation: Gaynell W. Lindsey, Hiram B. Willis, Jerry E. Willis and Frankie S. Willis, Deed Book 1055, page 930, recorded May 4, 1977.

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which has the address of Love Drive, Travelers Rest, 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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