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# MORTGAGE

THIS MORTGAGE is made this 13th day of April, 1979, between the Mortgagor, MICHAEL L. CRAVENS and THOMASIA H. CRAVENS (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").

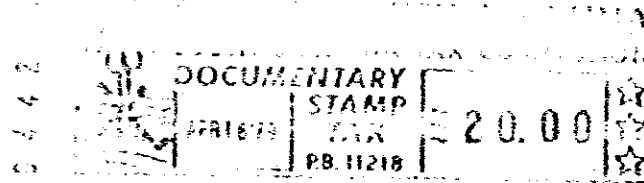
WHEREAS, Borrower is indebted to Lender in the principal sum of FORTY-NINE THOUSAND NINE HUNDRED SEVENTY-FOUR & 37/100 Dollars, which indebtedness is evidenced by Borrower's note dated April 13, 1979 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on

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, situate, lying and being on the southern side of Fish Brook Way in Austin Township, Greenville County, South Carolina, and being shown and designated as Lot No. 75 on a plat of Holly Tree Plantation made by Enwright & Associates, Engineers, dated May 28, 1978, recorded in the R.M.C. Office for Greenville County, S.C., in Plat Book 4-X, at Pages 32 through 37, and by a more recent survey of R. B. Bruce, RLS, shown as property of Michael L. Cravens and Thomasia H. Cravens dated March 30, 1979, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point on the southern side of Fish Brook Way at the joint front corner of Lots 70 and 75 and running thence S. 00-27 W. 135.15-feet; thence S. 88-04-25 E. 31.22-feet to a point; thence N. 62-03 E. 198.51-feet to a point on Fish Brook Way; thence along Fish Brook Way, the chords of which are: N. 35-43-30 W., 15-feet; thence N. 87-25 W. 9.39-feet; thence N. 23-51 W. 180.76-feet to a point; thence N. 63-34 W. 15-feet to the point of beginning.

This being the same property conveyed to the mortgagors by deed of Edward H. Hembree Builders, Inc., as recorded in the R.M.C. Office for Greenville County in Deed Book 997, at Page 372 on April 15, 1974.



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which has the address of Fish Brook Way Simpsonville, S.C. 29681 (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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