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GREENVILLE CO. S. C.

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MORTGAGE

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DONNIE S. TANKERSLEY

R. M. THIS MORTGAGE is made this 18th day of June 1979, between the Mortgagor, CHARLES E. McDONALD, JR. and PATRICIA J. McDONALD (herein "Borrower"), and the Mortgagee, FEDERAL SAVINGS & LOAN ASSOCIATION, a corporation organized and existing under the laws of the United States of America, whose address is 500 East Washington Street, Greenville, South Carolina, 29603 (herein "Lender").

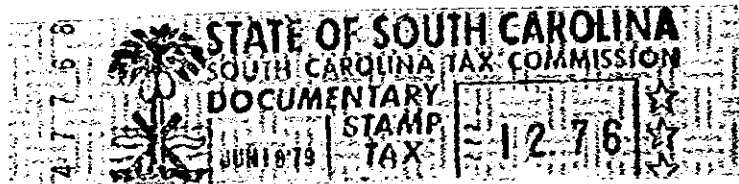
WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty-One Thousand Eight Hundred Fourteen and 10/100ths Dollars, which indebtedness is evidenced by Borrower's note dated June 18, 1979, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on June 1, 2001.

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 Southwestern side of Wembley Road, in the City of Greenville, County of Greenville, State of South Carolina, being known and designated as Lot No. 400, Section D of a subdivision known as Gower Estates, and having according to a plat of said subdivision prepared by Webb Surveying and Mapping Co., May, 1964, recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book RR at Pages 192 and 193, the following metes and bounds:

BEGINNING at an iron pin on the Southwestern side of Wembley Road at the joint front corner of Lots Nos. 400 and 401 and running thence along the line of Lot No. 401 S. 63-11 W. 175 feet to an iron pin; thence S. 26-49 E. 145 feet to an iron pin on the Northwestern side of Henderson Road; thence along Henderson Road N. 63-13 E. 150 feet to an iron pin; thence with the curve of Henderson Road and Wembley Road (the chord being N. 18-13 E. 35.3 feet) to an iron pin on the Southwestern side of Wembley Road; thence along Wembley Road N. 26-49 W. 120 feet to the point of beginning.

This is the identical property conveyed to the Mortgagors herein by deed of James O. Holt, Jr. and Jean R. Holt, dated June 18, 1979, and recorded in the R.M.C. Office for Greenville County, South Carolina, in Deed Book 1104 at Page 923 on June 18, 1979.



which has the address of 1012 Wembley Road, Gower Estates, Greenville, South Carolina 29607 (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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