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SOUTH CAROLINA

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MORTGAGE

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DONALD W. BERSLEY
R.M.C.

THIS MORTGAGE is made this 18th day of July 1979, between the Mortgagor, RICHARD G. TAYLOR and JANET F. TAYLOR

(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 One Hundred Thirty Thousand and no/100ths Dollars, which indebtedness is evidenced by Borrower's note dated July 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 January 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 piece, parcel or lot of land, with all buildings and improvements thereon, situate, lying and being on the northwestern side of Forest Lane, in the City of Greenville, Greenville County, South Carolina, being known and designated as Lot No. 18 as shown on a plat entitled MEYERS PARK, SECTION 1, as amended, made by C. O. Riddle, dated September 27, 1976, revised December 6, 1976, recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 5-P, page 60, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northwestern side of Forest Lane at the joint front corner of Lots Nos. 18 and 19 and running thence along the common line of said lots, N. 53-52 W., 168.7 feet to an iron pin; thence N. 24-15 E., 135 feet to an iron pin at the joint rear corner of Lots Nos. 17 and 18; thence along the common line of said lots, S. 54-06 W., 172.83 feet to an iron pin on the northwestern side of Forest Lane; thence along the northwestern side of Forest Lane, S. 24-12 W., 72.21 feet to an iron pin, and S. 28-08 W., 62.79 feet to an iron pin, the point of beginning.

The above property is the same conveyed to the Mortgagors by deed of Philip T. Bradley and Sandra E. Bradley, recorded May 31, 1978 in Deed Book 1080 at page 190.

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which has the address of Lot 18, Forest Lane, Meyers Park, Greenville, S. C. 29605 (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 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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