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MORTGAGE

THIS MORTGAGE is made this 20th day of July 19 79, between the Mortgagor, Herbert B. Drake and Margaret S. Drake, (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings and Loan Association, a corporation organized and existing under the laws of the United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina (herein "Lender").

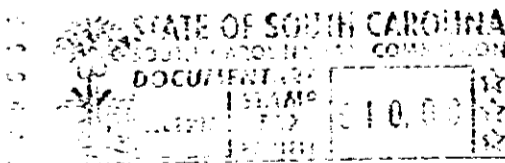
WHEREAS, Borrower is indebted to Lender in the principal sum of TWENTY-FIVE THOUSAND and No/100 (\$25,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated July 20, 1979, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on August 1, 2009

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 with the buildings and improvements thereon situate, lying and being on the East side of Ridge Drive, near the City of Greenville, County of Greenville, State of South Carolina, being known and designated as Lots No. 195, 196, 197 and the Northern 20 feet of Lot No. 194 on plat of Marshall Forest, made by Dalton & Neves, Engineers, October, 1928, recorded in the RMC Office for Greenville County, S.C. in Plat Book H, at pages 133 and 134, and having, according to said plat, and nother survey made by R. E. Dalton, dated March 24, 192, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the East side of Ridge Drive, at joint front corner of Lots No. 197 and 198, said pin also being 308.8 feet South from the Southeast corner of the intersection of Ridge Drive and Club Drive, and running thence with the line of Lot No. 198, N 66-12 E 242.2 feet to an iron pin on the Southwest side of a 10-foot strip reserved for utilities; thence with the Southwest side of said 10-foot reserved strip, S 39-22 E 98.6 feet to a stake in the rear line of Lot No. 194; thence along a new line through Lot 194, S 66-12 W 268.6 feet to a stake on the East side of Ridge Drive in the front line of Lot No. 194; thence along the East side of Ridge Drive, N 23-48 W 95 feet to the beginning corner.

THIS is the same property conveyed to Herbert B. Drake, Jr., by deed of R. O. Tuten and recorded in the RMC Office for Greenville County, South Carolina in Deed Book 362 at Page 335



which has the address of 613 Byrd Blvd. Greenville South Carolina 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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