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GREENVILLE CO. S. C.  
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COMMERCIAL SURVEYING  
GREENVILLE S.C.

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# MORTGAGE

THIS MORTGAGE is made this 20th day of July, 1979, between the Mortgagor, Richard J. and Janet L. Egan, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association, a corporation organized and existing under the laws of the United States of America, whose address is 301 College Street, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Eighty five thousand 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 piece, parcel or lot of land situate in the State of South Carolina, County of Greenville on the southeastern side of Shallowford Road, being known and designated as Lot No. 99, as shown on a plat of Addition to Section F of Gower Estates, made by R. K. Campbell and Webb Surveying & Mapping, August, 1966, and recorded in the R.M.C. Office for Greenville County, in Plat Book "RRR", at page 145 and a more recent plat prepared for Richard J. and Janet L. Egan by Carolina Surveying Company on June 15, 1979, and recorded in the R.M.C. Office for Greenville County, in Deed Book at Page , and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeastern side of Shallowford Road, at the joint front corner of Lots 99 and 100; thence with the common line of said lots, S. 83-53 E. 274.9 feet to an iron pin; thence running S. 08-00 W. 256.0 feet to an iron pin at the joint rear corner of Lots 88 and 99; thence with the common line of said lots, N. 65-24 W. 340.3 feet to an iron pin on the southeastern side of Shallowford Road; thence with the line of said Shallowford Road, N. 28-11 E. 100.0 feet to an iron pin; thence continuing along said road, N. 24-09 E. 58.4 feet to an iron pin, the point of beginning.

This property is subject to existing easements, restrictions and rights-of-way upon or affecting said property.

Being the same property conveyed to the Grantor herein by Charles F. Sims, Jr. by deed dated May 14, 1975 and recorded in the R.M.C. Office for Greenville County in Deed Book 1018 at Page 210.

which has the address of 110 Shallowford Road Greenville,  
(Street) (City)  
South Carolina (herein "Property Address");  
(State and Zip Code)

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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