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MORTGAGE

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THIS MORTGAGE is made this 20th day of July, 1979, between the Mortgagor, Bearden & Hawkins, Inc., a South Carolina corporation, A. R. Hawkins, Jr. and R. H. Bearden, Jr., Individually (herein "Borrower"), and the Mortgagee, GREER FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 107 Church Street, Greer, South Carolina 29651 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of -----THIRTY-EIGHT THOUSAND AND NO/100----- 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 January 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 in Oneal Township, Greenville County, State of South Carolina, located about three miles north of the City of Greer and on the north side of the Holliday Road and the west side of Motherwell Drive, being shown as Lot No. 20 on plat of subdivision known as Holliday Hill, made by John A. Simmons, Registered Surveyor, dated April 25, 1961, recorded in Plat Book MM, page 200, which plat was completed on August 5, 1961, and having the following courses and distances, to-wit:

BEGINNING on a stake at the northwest intersection of Holliday Road and Motherwell Drive, and runs thence with the margin of Holliday Road, S. 88-50 W. 100 feet and S. 77-35 W. 104.7 feet to a stake on corner of Lot No. 19; thence N. 4 E. 129.5 feet to a stake; thence S. 88 E. 200 feet to a stake on the margin of Motherwell Drive; thence therewith S. 4 W. 90.4 feet to the beginning.

This property is subject to restrictive and protective covenants set forth in instrument dated April 29, 1961, recorded in the R.M.C. Office for Greenville County in Deed Book 673, page 163.

This being the same property conveyed to Bearden & Hawkins, Inc. by deed of A. R. Hawkins, Jr. and Margaret B. Hawkins, as Trustees for Meredith Maria Hawkins, dated June 12, 1979, to be recorded herewith.

STATE OF SOUTH CAROLINA
COMMISSIONER OF REVENUE
DOCUMENTARY
STAMP
JUL 27 1979

which has the address of Route 7, Holliday Road, Greer,
(Street) (City)
South Carolina 29651 (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 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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