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MORTGAGE

THIS MORTGAGE is made this 30th day of August, 1979, between the Mortgagor, Joseph O. Hawkins (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings & Loan Association, a corporation organized and existing under the laws of United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina, (herein "Lender").

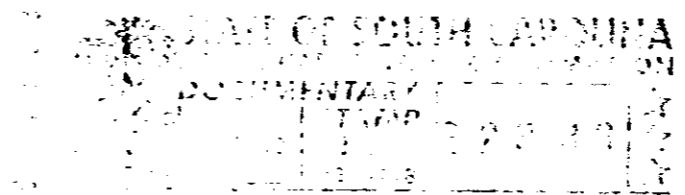
WHEREAS, Borrower is indebted to Lender in the principal sum of Fifty eight Thousand Four Hundred and 00/100 (\$58,400.00) Dollars, which indebtedness is evidenced by Borrower's note dated August 30, 1979 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on September 1, 2004.

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 northern side of East North Street Ext. near the City of Greenville, County of Greenville, State of South Carolina as shown on a plat prepared by Dalton & Neves Co., Engineers, dated August, 1979, and recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 7A at page 2, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northerly side of East North Street Ext., said iron pin being 200 feet west of the intersection of Howell Road and East North Street Ext., and running thence N. 7-16 W. 174.6 feet to an iron pin; thence S. 81-18 W. 152.8 feet to an iron pin; thence S. 36-39 W. 85.5 feet to an iron pin; thence S. 19-30 W. 145.2 feet to an iron pin on the northern edge of East North Street Ext.; thence with the northern edge of East North Street Ext. N. 83-33 E. 100 feet to an iron pin; N. 78-55 E. 79.03 feet to an iron pin; N. 73-09 E. 99.98 feet to an iron pin, the point of beginning.

This being the same property conveyed to the mortgagor by deed dated August 30, 1979 and recorded in the R.M.C. Office for Greenville County on the 30 day of August, 1979 in Deed Book 1110 at page 491.



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which has the address of 3509 and 3507 East North Street, Greenville, South Carolina (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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