

MORTGAGE

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THIS MORTGAGE is made this 10th day of September 1979, between the Mortgagor, Owen Lyons, Jr. and Nannie V. Lyons (herein "Borrower"), and the Mortgagee, Carolina Federal Savings and Loan Assn., a corporation organized and existing under the laws of the State of South Carolina whose address is Greenville, S. C. (herein "Lender").

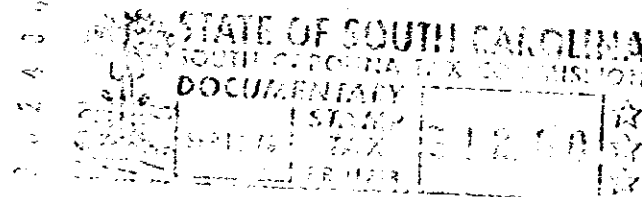
WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty Thousand and no/100 Dollars, which indebtedness is evidenced by Borrower's note dated September 10, 1979 in "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on September 1, 1999

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 State of South Carolina:

All that piece, parcel or lot of land lying in the State of South Carolina, County of Greenville, shown as Lot 14 on plat of Edwards Forest Heights, recorded in Plat Book 000 at page 89 and having the following courses and distances:

BEGINNING at an iron pin on Holly Road at the joint front corner of Lots 13 and 14 and running thence N. 1-29 W. 175 feet to an iron pin; thence along the rear line of Lot 14, N. 89-31 E. 110 feet to an iron pin; thence along the joint line of Lots 14 and 15, S. 1-29 E. 175 feet to an iron pin on Holly Road; thence with Holly Road, S. 88-31 W. 110 feet to an iron pin, the point of beginning.

Being the same property conveyed by Edwin H. and Dorothy A. Young by deed recorded herewith.



which has the address of 200 Holly Road, Taylors, S. C. 29687 (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.