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DONNIE L. HARRIS  
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# MORTGAGE

BOOK 1480 PAGE 374

THIS MORTGAGE is made this 11th day of SEPTEMBER, 1979, between the Mortgagor, KIM A. AND TAMMY T. LEDFORD, (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 SEVENTY-TWO THOUSAND (\$72,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated SEPTEMBER 11, 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 OCT. 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 GREENVILLE, State of South Carolina:

ALL THAT CERTAIN piece, parcel or lot of land, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot # 156 of a Subdivision known as PEBBLE-CREEK, Phase One, as shown on a plat thereof being recorded in the R.M.C. Office for Greenville County in Plat Book 5-D, at Pages 1-5, and having according to the said Plat the following metes and bounds:

BEGINNING at a point on the Western side of Roberts Road, the joint front corner of Lots 157 and 156 and traveling N. 84-49 W. 175.72 feet to a pin, thence N. 15-25 W. 85.0 feet to a point, thence N. 82-17 E. 179.3 ft to a pin on Roberts Road, thence with the Western side of Roberts Road S. 09-17 E. 123.5 feet to the point of Beginning.

THIS CONVEYANCE is made subject to any zoning ordinances or easements that may appear of record, or on the recorded plat(s) of the premises.

THIS CONVEYANCE is further made subject to Ratification of and Amendment to the Declaration of Covenants, Conditions and Restrictions recorded in the R.M.C. Office for Greenville County in Deed Book 1081 at Page 571.

DERIVATION: This is the same property conveyed to the Mortgagors herein by deed from Gatewood Builders, Inc., Recorded September 12, 1979, in Deed Book 1111 at Page 234, said Deed dated 9/11/79

which has the address of Lot 156 Roberts Rd. Taylors, S. C. 29687,  
(Street) (City)  
(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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