

500 East Washington St.

P.O. Box 10148

Greenville, S. C. 29603

RECORDED
1 39 PM '79

MORTGAGE

1979 11 24 374

THIS MORTGAGE is made this 18 day of SEPTEMBER 1979, between the Mortgagor, RAY L. GARREN AND YVONNE B. GARREN (herein "Borrower"), and the Mortgagee, FEDERAL SAVINGS AND LONA ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 500 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of FORTY-SIX THOUSAND AND NO/100 Dollars, which indebtedness is evidenced by Borrower's note dated SEPTEMBER 18, 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 MARCH 1, 2005

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 those certain pieces, parcels or tracts of land situate, lying and being in Oaklawn Township, Greenville County, South Carolina and being shown and designated as Tracts 14 and 15 on property of Nellie K. Hopkins Estate by Bakkum-DeLoach & Associates, dated October 5, 1976, and recorded in the Office of the R.M.C. for Greenville County in Plat Book 5X at Pages 31 and 32 and having, according to said plat, the following metes and bounds, to-wit:

AS TO TRACT 14:

BEGINNING at an iron pin on the west side of Gunter Road, joint front corner of Tracts 13 and 14, and running thence along Tract 13, S. 50-15 W. 1231.5 feet, a portion of which distance runs through Hopkins Lake to a point in line of Tract 12-B, which point is also the joint rear corner of Tracts 14 and 13; thence along the rear line of Tract 12-B, N. 51-00 W. 390.2 feet to a point in said lake, joint rear corner of Tracts 12-B, 14 and 15; thence along the line of Tract 15, N. 59-30 E. 1366.1 feet, a portion of which distance runs through Hopkins Lake to an iron pin on the west side of Gunter Road; thence along the west side of Gunter Road, S. 25-45 E. 168 feet to an iron pin on the west side of Gunter Road, the beginning corner.

AS TO TRACT 15:

BEGINNING at an iron pin on the west side of Gunter Road, joint front corner of Tracts 15 and 14, and running thence along the line of Tract 14, S. 59-30 W., 1366.1 feet, a portion of which distance runs through Hopkins Lake to a point in said lake, joint rear corner of Tracts 15, 14, 11 and 12-B; thence along the rear line of Tract 11, N. 51-00 W., 317.6 feet to a point in said lake in the line of Tract 11, joint rear corner of Tracts 15 and 16; thence along the line of

(CONTINUED ON BACK PAGE)

which has the address of _____ (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.

Derivation: Tract 14-Deed Book 1046, Page 798-John Drayton Hopkins, et al 11/24/76
Derivation: Tract 15-Deed Book 1046, Page 794-John Drayton Hopkins, et al 11/24/76

SOUTH CAROLINA—1 to 4 Family—6/75—FNMA/FHLMC UNIFORM INSTRUMENT

MORTGAGE

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