

FILED
GREENVILLE CO. S. C.
OCT 2 2 00 PM '79

MORTGAGE

THIS MORTGAGE is made by this 28th day of SEPTEMBER, 1979, between the Mortgagor, WILLIAM A. PRATER AND MARY D. PRATER (herein "Borrower"), and the Mortgagee, POINSETT FEDERAL SAVINGS AND LOAN ASSOCIATION of Travelers Rest, a corporation organized and existing under the laws of S. C., whose address is 203 State Park Road, Travelers Rest, S. C. 29690 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of TWENTY-ONE THOUSAND SEVEN HUNDRED ONE AND 35/100 Dollars, which indebtedness is evidenced by Borrower's note dated SEPTEMBER 28, 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 APRIL 1, 2003;

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 and being known and designated as Lot 4 on plat of Jenkins Estate-Southwest, recorded in the RMC Office for Greenville County in Plat Book 4M, Page 197 and also as shown on a more recent plat entitled, "Jenkins Estates-Southwest, Sec. 1 - Lot 4, Property of William A. Prater and Mary D. Prater", prepared by Freeland & Associates, dated September 27, 1979 and recorded in the RMC Office for Greenville County in Plat Book 7 R, Page 24, and having, according to the more recent plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on the southwestern side of Fork Shoals Road at the joint front corner of Lots 4 and 5 and running thence along the common line of said lots, S 63-36 W 263.8 feet to an iron pin; thence along a portion of Lot 19 and a portion of Lot 14, N 26-24 W 170.0 feet to an iron pin; thence along the common line of Lots 3 and 4, N 63-36 E 261.0 feet to an iron pin; thence turning and running along the southwestern side of Fork Shoals Road, S 27-21 E 170.0 feet to an iron pin, the point of beginning.

Being the same property conveyed to the mortgagors herein by deed of Donald A. Bowlin and Mary M. Bowlin, to be recorded herewith.

STATE OF SOUTH CAROLINA
DOCUMENTARY
STAMP
OCT 2 1979

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.

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