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MORTGAGE

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THIS MORTGAGE is made this 8th day of October 1979, between the Mortgagor, JOEL C. TINSLEY (herein "Borrower"), and the Mortgagee, CAROLINA FEDERAL SAVINGS AND LOAN ASSO., a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is P.O. BOX 10148, GREENVILLE, SOUTH CAROLINA (herein "Lender").

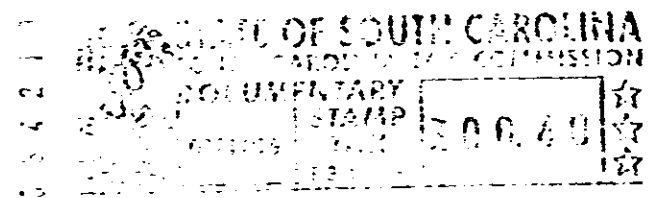
WHEREAS, Borrower is indebted to Lender in the principal sum of SIXTEEN THOUSAND AND NO/100 (\$16,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated October 8, 1979 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on October 1, 1989.

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 Greenville County, State of South Carolina, known as Lot No. 8 on a plat recorded in the R.M.C. Office for Greenville County in Plat Book H, at Page 51, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin in the southwest corner of the intersection of Old Easley Bridge Road and Cole Road and running thence S. 54-44 W. 137.1 feet to an iron pin; thence S. 30-33 E. 125 feet to an iron pin; thence S. 85-48 E. 41 feet to an iron pin on the westerly side of Cole Road; thence N. 2-29 E. 190.5 feet to the point of BEGINNING.

This is the identical lot of land conveyed Joel C. Tinsley and Dora J. Tinsley by Dempsey Real Estate Co., Inc. by deed dated May 13, 1974, and recorded in the R.M.C. Office for Greenville County, South Carolina, in Deed Book 998, at Page 797. Dora J. Tinsley dies intestate leaving as her sole beneficiary the Mortgagor herein as will appear by the records of the Probate Court for Greenville County, South Carolina.



which has the address of 2401 OLD EASLEY BRIDGE ROAD, 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 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.

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