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WEMBERSLEY

MORTGAGE

BOOK 1484 PAGE 765

THIS MORTGAGE is made this 16 day of October 1979, between the Mortgagor, Billy M. Smith and Beverly M. Smith (herein "Borrower"), and the Mortgagee, UNITED FEDERAL SAVINGS AND LOAN ASSOCIATION OF FOUNTAIN INN, a corporation organized and existing under the laws of the United States of America, whose address is 201 Trade Street, Fountain Inn, S.C. 29644 (herein "Lender").

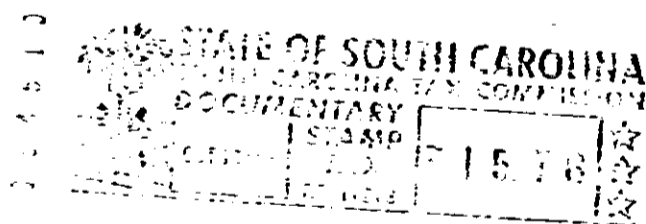
WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty Nine Thousand Three Hundred Eighty Two and 58/100 Dollars, which indebtedness is evidenced by Borrower's note dated October 16, 1979 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on April 1, 2009

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, Town of Simpsonville, and being known as Lot No. 93, Wemberly Way Subdivision, on Wemberly Lane, and having according to plat recorded in Plat Book 4R, Page 88, in the RMC Office for Greenville County, South Carolina, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Northernly edge of Wemberly Drive, common joint front corner with Lot No. 92, and running thence along said Drive S. 77-33 E., 90 feet to an iron pin at the intersection of said Drive and Wemberly Lane; thence N. 57-27 E., 35.5 feet to an iron pin on the edge of Wemberly Lane; thence along Wemberly Lane, N. 12-27 E., 125 feet to an iron pin, common joint corner with Lot No. 85; thence along line of Lot 85 N. 77-33 W., 115 feet to an iron pin, joint rear corner of Lots No. 92, 85, and 86; thence along joint line with Lot No. 92, S. 12-27 W., 150 feet to an iron pin on Wemberly Drive, the point of beginning.

This is the identical property conveyed to the mortgagors by deed of L. Alfred Vaughn to be recorded on even date herewith.



which has the address of 404 Wemberly Lane Simpsonville South Carolina 29681 (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 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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RECORDED

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