MORTGAGE

.....day of December 1979, between the Mortgagor, Mary F. Phillips Federal Savings and Loan Association , a corporation organized and existing under the laws of the United States whose address is 500 East Washington Street; Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of ... Fifteen Thousand Nine.... Hundred Five. and .56./.100. -----. Dollars, which indebtedness is evidenced by Borrower's note dated. December, 21., 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 June 1, 1998

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 piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being on the western side of Penarth Street (also known as Noble Street) in Greenville County, South Carolina, being shown and designated as Lot No. 42 on a plat of the Property of William R. Timmons, Jr., made by C. O. Riddle, dated June, 1959, recorded in the R.M.C. Office for Greenville County, S. C., in Plat Book MM, page 127, and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the western side of Penarth Street at the joint front corners of Lots Nos. 41 and 42 and running thence with the western side of Penarth Street, N. 2-50 E., 80 feet to a point at the joint front corners of Lots Nos. 42 and 43; thence with the common line of said lots, N. 87-10 W., 175 feet to an iron pin at the joint rear corners of said lots; thence S. 2-50 W., 80 feet to an iron pin at the joint rear corners of Lots Nos. 41 and 42; thence with the common lines of said lots, N. 87-10 E., 175 feet to an iron pin, the beginning corner.

This is the same property conveyed to the mortgagor herein by deed of Susan R. Griffin by deed dated December 21, 1979 and recorded herewith.

which has the address of ... 14. Penarth Street; Greenville, South Carolina (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 improvents 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.

SOUTH CAROLINA-1 to 4 Family-6/75-FRMA/FRUMC UNIFORM INSTRUMENT

MORTGAGE

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