

MORTGAGE

FILED GREENVILLE CO. S.C.

JAN 7 9 00 AM '80

THIS MORTGAGE is made this 4th day of JANUARY 1980, between the Mortgagor, ERNEST C. VERNON, JR., AND ELIZABETH T. VERNON... (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings & Loan Association, a corporation organized and existing under the laws of United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina, (herein "Lender").

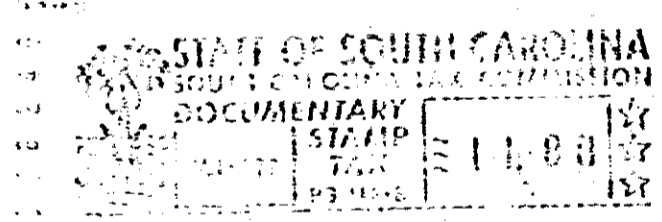
WHEREAS, Borrower is indebted to Lender in the principal sum of TWENTY-NINE THOUSAND SEVEN HUNDRED AND NO/100-----Dollars, which indebtedness is evidenced by Borrower's note dated JANUARY 4, 1980 (herein "Note"), providing for monthly installments of principal and interest with the balance of the indebtedness, if not sooner paid, due and payable on FEBRUARY 1, 2008.....

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 City and County of Greenville, State of South Carolina, and being known and designated as Lot No. 101 on a Plat of Vista Hills recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book P, at Page 149 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point on Ashford Avenue at the joint front corner of Lots Nos. 101 and 102 and running thence N. 70-28 W. 163 feet to a point; thence running N. 18-32 E. 75 feet to a point; thence running S. 70-28 E. 164.3 feet to a point; thence running with Ashford Avenue S. 19-32 W. 75 feet to the point of beginning.

Derivation: Deed Book 448, Page 408 - Steven S. Bartlett 1/4/80



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which has the address of 113 Ashford Avenue Greenville (City) S. C. 29609 (State and Zip Code) (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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