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DONNIE S. TANKERSLEY  
R.M.C.

BOOK 1498 578

# MORTGAGE

THIS MORTGAGE is made this 7th day of February, 1980, between the Mortgagor, Ruth Hall Sims (herein "Borrower"), and the Mortgagee, POINSETT FEDERAL SAVINGS AND LOAN ASSOCIATION of Travelers Rest, a corporation organized and existing under the laws of the State of South Carolina, 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 Fifty-Eight Thousand Two Hundred Sixty-Three and 82/100 Dollars, which indebtedness is evidenced by Borrower's note dated February 7, 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, 2010

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 County of Greenville, State of South Carolina, in Paris Mountain Township, containing 1.81 acres, more or less, and being a part of Tract 96 on plat 2 of Parker Land Company and having the following metes and bounds, to-wit:

BEGINNING at an iron pin on the eastern side of North Parker Road at the corner of Sims and running thence N. 5 E. 271.9 feet to an iron pin at the corner of Jackson; thence S.72-16 E. 427.2 feet to an iron pin at the corner of Gilbert; thence S.27-25 W. 112.7 feet to an iron pin; thence S.66-44 W. 72.7 feet to an iron pin; thence S.88-11 W. 313.3 feet to the point of beginning.

THIS is the same property as that conveyed to James D. Sims and Ruth Hall Sims by deed from P. L. Bruce, Jr. and Thomas S. Bruce recorded in the RMC Office for Greenville County in Deed Book 851 at Page 341 on September 3, 1968. James D. Sims conveyed his interest in above described property to Ruth Hall Sims by deed recorded in the RMC Office for Greenville County on February 27, 1980 in Deed Book 1121 at Page 151.

THE mailing address of the Mortgagee herein is 203 State Park Road, Travelers Rest, South Carolina 29690.

ALSO: ALL that piece, parcel and tract of land situate, lying and being in Paris Mountain Township, County of Greenville, State of South Carolina, described as follows:

BEGINNING at an iron pin on the North Parker Road and running thence N.86-30 E. 217.14 feet to an iron pin; thence N.62-00 E. 106.31 feet to an iron pin; thence S.86-30 W. 307.55 feet to an iron pin; thence S.3-30 W. 50 feet to the point of beginning.

THIS is the same property as that conveyed to James D. Sims and Ruth Hall Sims by deed from Mrs. Virgie Hudson recorded in the RMC Office for Greenville County in Deed Book 501 at Page 45 on June 5, 1954. James D. Sims conveyed his interest to Ruth Hall Sims by deed recorded in the RMC Office for Greenville County on February 27, 1980, in Deed Book 1121 at Page 149.

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which has the address of Route 9, North Parker Road, Greenville, (Street) (City), South Carolina 29609 (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 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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