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MORTGAGE

BOOK 1498 PAGE 862

DONALD W. WATERSLEY

THIS MORTGAGE is made this 25th day of March 1980, between the Mortgagor, David L. Vassy, Jr. and Rebecca G. Vassy (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 Sixty-One Thousand and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated March 25, 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 April 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 State of South Carolina, County of Greenville, Chick Springs Township, being shown and designated as Lot No. 34 of a subdivision known as Rosedale on plat entitled "Property of David L. Vassy, Jr. and Rebecca G. Vassy" as recorded in Plat Book at Page, in the RMC Office for Greenville County and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Rosemary Lane at the point where the northern side of Rosemary Lane intersects a turnaround at the end of said street, and running thence along the northern side of Rosemary Lane, N. 73-52 W. 84.4 feet to an iron pin; thence following the curvature of Rosemary Lane as it intersects with Tulane Circle, the chord of which is N. 28-52 W. 35.4 feet to an iron pin on the eastern side of Tulane Circle; thence along the eastern side of Tulane Circle, N. 16-08 E. 125.0 feet to an iron pin; thence S. 73-52 E. 196.4 feet to an iron pin; thence S. 40-31 W. 139.3 feet to an iron pin on the northern side of said turnaround; thence following the curvature of said turnaround, the chord of which is S. 68-13 W. 37.6 feet to the beginning corner.

THIS being the same property conveyed to the mortgagors herein by deed of William E. Turner, Jr. as recorded in the RMC Office for Greenville County, S.C. in Deed Book 1122 at Page 780, on March 25, 1980.

which has the address of 301 Rosemary Lane Greenville S.C. 29615 (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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