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MORTGAGE

APR 7 4 35 PM '80

THIS MORTGAGE is made this 7TH day of April 19. 80, between the Mortgagor, Stephen M. Young and Linda L. Young (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 Hampton Street Columbia, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty-Five Thousand and No/100 (\$35,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated April 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 May 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 tract of land, situate, lying and being in the County of Greenville, State of South Carolina, and being known and designated as Lot 1 of Rocky Creek Acres, Section II, according to a plat prepared of said subdivision by Freeland and Associates, June 21, 1979, and which said plat is recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 7-C, at Page 37 and according to said plat having the following courses and distances, to-wit:

BEGINNING at a point on the edge of Rocky Creek Lane, joint front corner with Lot 2 and running thence with the edge of Rocky Creek Lane, the chord being: N. 71-16 E. 185.9 feet, to a point on the edge of Rocky Creek Lane; thence continuing with the edge of said Lane, the chord being: N. 35-13 E. 185.5 feet, to a point on the edge of said Lane; thence, S. 75-39 E. 1.2 feet to a point in the common line with property now or formerly belonging to Edna Tate; thence running with the common line with Tate, S. 7-47 E. 407.8 feet to an iron pin; thence, S. 79-41 W. 315 feet to an iron pin, joint rear corner with Lot 2; thence running with the common line with Lot 2, N. 6-44 W. 251.3 feet to a point on the edge of Rocky Creek Lane, the point of Beginning.

The within property is the identical property conveyed to the Mortgagors herein by deed of Linda Lovett Young, as Trustee, of even date herewith and which said deed is being recorded simultaneously with the recording of this instrument.

which has the address of 34 Rocky Creek Lane Greenville, SC 29607 (herein "Property Address");
[Street] [City] [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 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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