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MORTGAGE

THIS MORTGAGE is made this.

19.80 between the Mortgager, RANDALL J. CHRIST

(herein "Borrower"), and the Mortgagee, UNITED FEDERAL

SAVINGS AND LOAN ASSOCIATION OF FOUNTAIN INN a corporation organized and existing under the laws of the United States of America whose address is 201 Trade Street,

Fountain Inn. S. C. 29644 (herein "Lender").

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Whereas, Borrower is indebted to Lender in the principal sum of . Twenty Five Thousand Four Hundred Two and 14/100----- Dollars, which indebtedness is evidenced by Borrower's note dated. (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, 2005

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.

"All that certain piece, parcel or lot of land, lying and situate in the County of Greenville. State of South Carolina, and being known and designated as Lot No. 24, in a Subdivision known as Annissa Acres, as shown on a Plat recorded in Plat Book 4-R, Page 63, R.M.C. Office for Greenville County, and having, according to said Plat, the following metes and bounds, to-wit:

"BEGINNING at a point on the southerly edge of Emily Lane at the joint front corners of Lots 23 and 24; and running thence with line of Lot 23 S7-46E 301.2 feet to an iron pin near a branch; thence along the same course S7-46E 8 feet, more or less, to a point in center of the aforesaid branch; thence with the center of said branch as the line (the traverse being S78-54W 145.7 feet) to a point in the center of said branch; thence, leaving said branch N1-30E 12 feet to an iron pin; thence S1-30E 314 feet to an iron pin on the southerly edge of Emily Lane; thence with the edge of Emily Lane N82-14E 92 feet to the point of BEGINNING."

This is the identical property this date conveyed to Mortgagors herein by deed of R. L. Thompson and Marilyn D. Thompson, to be recorded simultaneously herewith.



which has the address of Lot 24, Emily Lane, Annissa Acres, Route 4, Box 41, Piedmont

[Street] [City]

S. C. (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 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-FNMA/FHLMC UNIFORM INSTRUMENT