



MORTGAGE

THIS MORTGAGE is made this 13th day of JUNE 1980 between the Mortgagor, Bobby W. Johnson and Elizabeth Jo. Johnson (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 Three-Thousand Five Hundred and no/100ths Dollars, which indebtedness is evidenced by Borrower's note dated June 13, 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 15th day of July 1985;

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 piece, parcel or lot of land, with all buildings and improvements thereon, situate and lying and being on the northwestern side of Crosscreek Lane, in Greenville County, South Carolina, being known and designated as Lot no. 39 on a plat of Mountainbrooke Subdivision, made by Robert E. Rembert, Surveyor, dated October 19, 1970, recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 4-F, at page 47, and having according to said plat the following metes and bounds, to-wit:

Beginning at an iron pin on the northwestern side of Crosscreek Lane at the joint front corner of lots nos. 38 and 39 and running thence with the common line of said lots, N. 48-00-50 W., 200 feet to an iron pin; thence S. 41-59-10-W., 90 feet to an iron pin at the rear corner of lot nos. 39 and 40; thence along the common line of said lots, S. 48-00-50-E., 200 feet to an iron pin on the northwestern side of Crosscreek Lane; thence along the northwestern side of Crosscreek Lane, N. 41-59-10-E., 90 feet to an iron pin, the point of beginning.

The within property is the same conveyed to the Mortgagors by Deed of James F. and Judy P. Ballenger to be recorded simultaneously herewith.



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which has the address of 4808 Crosscreek Lane, Greenville, Greenville County, South Carolina 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 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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