

FILED
GREENVILLE S.C.

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BOOK 1507 PAGE 560
DONN HENNERSLEY
R.M.C.

MORTGAGE

THIS MORTGAGE is made this 11th day of July, 1980, between the Mortgagor, James Kenneth Shepherd and Anne Poole Shepherd, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association, a corporation organized and existing under the laws of the United States of America, whose address is 301 College Street, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Forty Five Thousand Five Hundred Fifty and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated July 11, 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 August 12010.....;

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 improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, known and designated as Lot No. 24 of a Subdivision known as Brushy Creek Ridge, plat of which is recorded in the R.M.C. Office for Greenville County in Plat Book 7-C, Page 25 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Brushy Creek Ridge, at the joint front corner of Lots 24 and 25 and running thence S. 2-00 E., 222.8 feet to an iron pin at the joint rear corner of said lots; thence along the rear of Lot 24 N. 86-41 W., 90 feet to an iron pin at the joint rear corner of Lots 23 and 24; thence along the common line of said Lots N. 2-05 W. 216.88 feet to an iron pin on the southern side of Brushy Creek Ridge; thence along Brushy Creek Ridge N. 88-30 E., 58.0 feet to an iron pin; thence continuing along the southern side of Brushy Creek Ridge S. 88-47 E., 32.0 feet to an iron pin, being the point of beginning.

This is the same property conveyed to the mortgagors by deed of W. N. Leslie, Inc., recorded in the R.M.C. Office for Greenville County on July 14th, 1980, in Deed Book 1129, Page 39.

which has the address of Lot 24 Brushy Creek Ridge Greenville,
(Street) (City)
South Carolina (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.