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GREENVILLE

BOOK 1509 PAGE 332

MORTGAGE

THIS MORTGAGE is made this 30th day of July, 1980, between the Mortgagor, Robert D. Garrett, (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 Sixty-six Thousand, Eight Hundred and no/100ths Dollars, which indebtedness is evidenced by Borrower's note dated July 30, 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 1, 2011...

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, with all improvements thereon, or hereafter to be constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, and being shown as Lot 7 on plat entitled "Heritage Glen, Section I" as prepared by Freeland & Associates, Surveyor, dated January 3, 1980, and recorded in the RMC Office for Greenville County, South Carolina in Plat Book 7C, Page 93 and having, according to said plat, the following metes and bounds to-wit:

BEGINNING on an iron pin on Brown Drive approximately 442 feet from South Carolina Highway 14, being the joint front corner of Lots 7 and 8, and running thence N 0-40 E 404.1 feet to an iron pin; thence S 89-20 E 200 feet to an iron pin; thence S 0-40 W 398.8 feet to an iron pin on Brown Drive, joint front corner of Lots 6 and 7; and running thence with Brown Drive S 89-26 W 84.7 feet and S 88-58 W 115.3 feet to an iron pin, the point of beginning.

DERIVATION: This is the same property conveyed to Mortgagor herein by deed of Pavco Industries, Inc. as recorded in the RMC Office for Greenville County, South Carolina in Deed Book 1130, Page 138, on July 30, 1980.

which has the address of Lot 7, Heritage Glen, Section I S/D, Brown Drive, Greenville,
South Carolina (herein "Property Address");
(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.

SOUTH CAROLINA — 1984 Family-57-ENMA/FHLMC UNIFORM INSTRUMENT with amendments adding Part 24

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