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GREENVILLE CO. S. C.

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DONNIE S. TANKERSLEY
R.M.C.

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MORTGAGE

THIS MORTGAGE is made this 19th day of August, 1980, between the Mortgagor, Michael Garby and Joan C. Garby, (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").

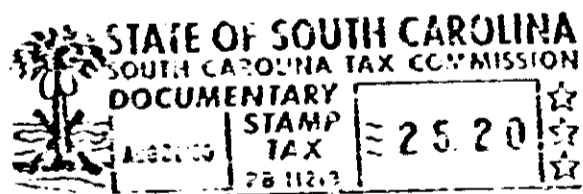
WHEREAS, Borrower is indebted to Lender in the principal sum of Sixty Three Thousand and NO/100 Dollars, which indebtedness is evidenced by Borrower's note dated August 19, 1980, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on April 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 situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as lot No. 57, Phase IV, Section II, Pebblecreek on a plat recorded in the R.M.C. Office for Greenville County in Plat Book 7 C, Page 47 and having according to a plat prepared by Gould and Associates dated August 18, 1980 for Michael Garby and Joan C. Garby, the following metes and bounds to wit:

Beginning at an iron pin on the northeastern side of Pine View Terrace at the joint corner of lots 56 and 57 and running along the common line of said lots N. 44-33 E. 130.0 feet to an iron pin at the joint rear corner of said lots; thence along the rear of lot 57 S. 42-28 E. 86.42 feet to an iron pin; thence continuing along the rear of lot 57 S. 36-30 E. 49.28 feet to an iron pin at the joint rear corner of lots 57 and 58; thence along the common line of lots 57 and 58 S. 53-55 W. 128.90 feet to an iron pin on the northeastern side of Pine View Terrace; thence along the northeastern side of Pine View Terrace N. 40-46 W. 114.37 feet to the point of beginning.

This is the same property conveyed to the mortgagors by deed of Dorothy W. Hammett recorded in the R. M.C. Office for Greenville County in Deed Book 1131, page 575 on August 19, 1980.



which has the address of Lot 57, Pine View Terrace, Taylors, South Carolina, (City)
(State and Zip Code) (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 seized 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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