

FILE
GREENVILLE CO. S.C. MORTGAGE

1512-30

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THIS MORTGAGE is made this 18th day of August 1980, between the Mortgagor, Carol M. McGaha (herein "Borrower"), and the Mortgagee, Carolina Federal Savings and Loan Assn, a corporation organized and existing under the laws of South Carolina, whose address is Post Office Box 10148, Greenville, S.C. 29603 (herein "Lender").

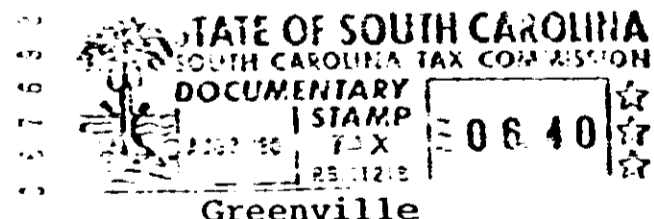
WHEREAS, Borrower is indebted to Lender in the principal sum of Sixteen Thousand and No/100 (\$16,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated August 18, 1980 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on September 1, 2010.

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 improvements thereon, situate, lying and being in Greenville County, South Carolina, near the City of Greenville, being known and designated as Lot 41 on plat of BEREA HEIGHTS, SECTION 3, recorded in the RMC Office for Greenville County, South Carolina, in Plats Book HHH, Page 147, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northwestern side of Albian Circle at the joint front corner of Lots 41 and 42 and running thence with the line of Lot 42, N 39-10 W 170 feet to an iron pin at the rear corner of Lot 28; thence with the line of Lot 28, N 51-50 E 100 feet to an iron pin at the rear corner of Lot 40; thence with the line of Lot 40, S 39-10 E 170 feet to an iron pin on the northwestern side of Albian Circle; thence with the northwestern side of Albian Circle, S 51-50 W 100 feet to the beginning corner.

This being the identical property conveyed to the mortgagor and the late Elbert W. McGaha by deed of Melvin D. Timmons and Beth L. Timmons recorded in the RMC Office for Greenville County, South Carolina, in Deeds Book 921, Page 219, on July 26, 1971; see the records of the Probate Court for Greenville County, South Carolina, Apartment 1412, File 11.



which has the address of 103 Albian Circle Greenville S. C. 29611 (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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