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GREENVILLE CO. S. C.

MORTGAGE

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DONNIE J. TAMMERSLEY
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THIS MORTGAGE is made this 22nd day of August, 1980, between the Mortgagor, Leroy W. Zercher (herein "Borrower"), and the Mortgagee, Federal Savings and Loan Association, a corporation organized and existing under the laws of South Carolina, whose address is P. O. Box 10148, Greenville, S. C. 29603 (herein "Lender").

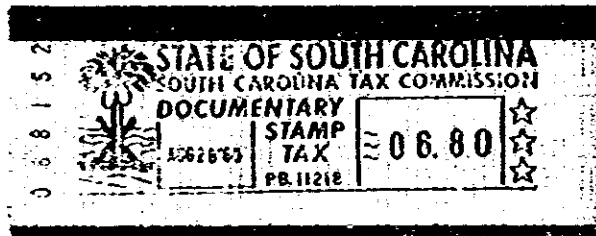
WHEREAS, Borrower is indebted to Lender in the principal sum of Seventeen Thousand and 00/100 Dollars, which indebtedness is evidenced by Borrower's note dated August 22, 1980 (herein "Note"), providing for monthly installments of principal and interest with the balance of the indebtedness, if not sooner paid, due and payable on September 1, 1995.

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, or hereafter constructed thereon, situate, lying and being in the County of Greenville, State of South Carolina, shown and designated as Lot 48, Shamrock Acres, plat of which is recorded in the RMC Office for Greenville County, in Plat Book YY, Page 43, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northwestern side of Kingswood Drive at the joint front corner of Lots 48 and 49; thence running with the joint line of said lots N. 55-00 W., 161.45 feet to an iron pin; thence running N. 35-00 E., 85 feet to an iron pin at the joint rear corner of Lots 47 and 48; thence running with the joint line of said lots S. 55-00 E., 161.6 feet to an iron pin; thence running along Kingswood Drive S. 35-00 W., 85 feet to the point of beginning.

This being the same property acquired by the mortgagor herein by deed of J. Frank Williams recorded in the RMC Office for Greenville County on August 22, 1963 in Deed Book 730 at Page 411.



which has the address of 102 Kingswood Drive (Street), Greenville (City), S. C. 29611 (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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