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MORTGAGE

THIS MORTGAGE is made this 19th day of September, 1980, between the Mortgagor, Homer and Annette Marie Hill, Jr., (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").

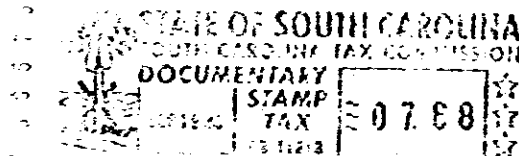
WHEREAS, Borrower is indebted to Lender in the principal sum of Nineteen Thousand Two Hundred and No/100 (\$19,200.00) Dollars, which indebtedness is evidenced by Borrower's note dated September 19, 1980, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on October 1, 2005;

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 the improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, in the City of Greenville, being shown and designated as Lot 16 on plat of Carver Park made by Piedmont Engineering Service October, 1951, recorded in the R.M.C. Office for Greenville County in Plat Book AA, at Page 187, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Tuskegee Avenue, joint front corner of Lots 15 and 16, and running thence along the line of Lot 15, N. 2-48 E. 120 feet to an iron pin; thence S. 87-12 E. 60 feet to an iron pin, corner of Lot No. 17; thence along the line of Lot No. 17, S. 2-48 W. 120 feet to an iron pin on Tuskegee Avenue; thence along Tuskegee Avenue, N. 87-12 W. 60 feet to the beginning corner; being a portion of the same property conveyed to me by Bertie L. Brown by deed dated September 18, 1956, and recorded in the R.M.C. Office for Greenville County in Deed Vol 561, at Page 493.

This being the same property conveyed to us by deed of D. U. Mauldin, dated January 25, 1967, and recorded in the R.M.C. Office of Greenville County in Deed Book 81, page 29 on January 30, 1967.



(The within Renegotiable Rate Mortgage is modified by the terms and conditions of the attached Renegotiable Rate Mortgage Rider which is attached hereto and made a part of this mortgage instrument.)

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which has the address of 17 Tuskegee Street, Greenville, South Carolina 29607 (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 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.

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