

OCT 28 4 01 PM '80

JOHN S. TANKERSLEY
R.M.C.

BOOK 1522 PAGE 413

MORTGAGE

THIS MORTGAGE is made this 28th day of October, 1980, between the Mortgagor, Allen D. Helms and Joani D. Helms (herein "Borrower"), and the Mortgagee, GREER FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 107 Church Street, Greer, South Carolina 29651 (herein "Lender").

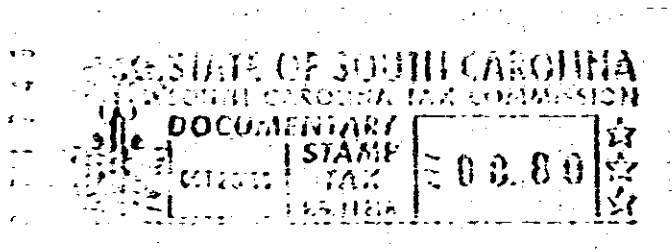
WHEREAS, Borrower is indebted to Lender in the principal sum of (\$22,000) Twenty-two thousand and no/100 Dollars, which indebtedness is evidenced by Borrower's note dated October 28, 1980 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, 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 situate lying and being in the State of South Carolina, County of Greenville on the Northeastern side of Groce Meadow Road, also known as Mays Bridge Road and being more particularly shown on a plat of property of Allen D. Helms and Joani D. Helms by John R. Long & Associates dated October 24, 1980 and recorded in plat book 8F page 54 RMC Office for Greenville County and being more particularly described as follows:

Beginning on a railroad spike in the centerline of Groce Meadow Road, also known as May's Bridge Road, thence running with the line of Clyde L. Nesbitt N40-15-00E for 267.80 feet to an iron pin; thence S43-59-20E for 163.48 feet to an iron pin; thence S40-15-00W for 267.80 feet to a railroad spike in the centerline of said road; thence N43-59-20W with said road for 163.48 feet to the point of the beginning; containing 1.00 acres as surveyed by John R. Long, South Carolina registered land surveyor, on October 24, 1980.

Derivation: Being same conveyed to Allen D. Helms and Joani D. Helms by deed of Andrew J. Farmer, Jr. by deed dated and recorded concurrently herewith.



which has the address of Route 1, Groce Meadow Road, Taylors, S. C. 29687 (Street) (City) (herein "Property Address"); (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 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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