

GREENVILLE CO. S. C.

OCT 28 10 25 AM '80

DONALD BANKERSLEY
R.M.C.

1522 447

MORTGAGE

THIS MORTGAGE is made this 28 day of October, 19 80, between the Mortgagor, Andrew A. Phillips

(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").

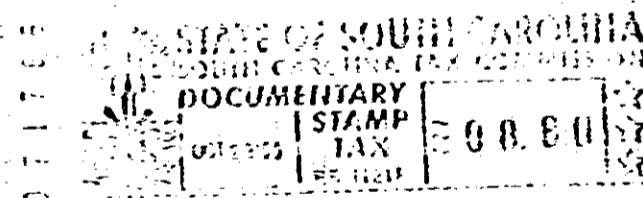
WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty Two Thousand and no/100 (\$22,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated October 28, 1980 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on November 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 those certain pieces, parcels or lots of land with the buildings and improvements thereon, lying and being on the easterly side of Florida Avenue, near the City of Greenville, S. C., being known and designated as Lot No. 18 and the northerly portion of Lot No. 19 on plat of Highland, as recorded in the RMC Office for Greenville County, S. C. in Plat Book K at pages 50 & 51, and having according to said plat, the following metes and bounds, to-wit:

Beginning at an iron pin on the easterly side of Florida Avenue, said pin being the joint front corner of Lots 17 and 18 and running thence S. 89-45 E. 193.8 feet to an iron pin on the westerly side of the right-of-way of the P & N Railway; thence with the westerly side of the P & N Railway right-of-way S. 9-15 E. 91.35 feet to an iron pin; thence N. 89-45 W. 208.95 feet to an iron pin on the easterly side of Florida Avenue; thence with the easterly side of Florida Avenue N. 0-15 E. 90 feet to an iron pin, the point of beginning.

This is the same property conveyed to mortgagor by Roy Crook by deed of even date herewith, to be recorded.



which has the address of 411 South Florida Avenue Greenville
(Street) (City)
South Carolina 29611 (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.

0447

4328 RV-2