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MORTGAGE

THIS MORTGAGE is made this nineteenth (19th) day of December, 1980, between the Mortgagor, George H. Tompkins, Jr. and Mary Ann Tompkins, (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 Thirty-eight thousand three-hundred fifty and no/100ths Dollars, which indebtedness is evidenced by Borrower's note dated December 19th, 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 January 1, 2008 ...;

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 in the State of South Carolina, County of Greenville, on the southerly side of Fernwood Drive, being shown and designated as Lot No. 30 on plat of Section 4 Edwards Forest, recorded in the RMC Office for Greenville County in Plat Book JJJ, Page 82 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southerly side of Fernwood Drive, joint front corner of Lots Nos. 29 and 30 and running thence S. 33-15 E., 181.6 feet to an iron pin, running thence with the line of Lots Nos. 30 and 43, N. 53-24 E., 100.2 feet to an iron pin; running thence with the joint lines of Lots Nos. 30 and 31 N. 33-15 W., 167 feet to an iron pin on the southerly side of Fernwood Drive; running thence with the southerly side of Fernwood Drive S. 61-46 W., 100.7 feet to the point of beginning.

Being the same conveyed to George H. Tompkins and Mary Ann Tompkins by deed of David W. Bowers and Deena D. Bowers dated and recorded concurrently herewith.

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which has the address of 7 Fernwood Drive Taylors, (City)
S. C. 29687 (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 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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