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M.C. WERSLEY

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MORTGAGE

THIS MORTGAGE is made this Fifth day of January, 19 81, between the Mortgagor, June Nantz O'Shields, (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 thousand and no/00 ----- Dollars, which indebtedness is evidenced by Borrower's note dated January 5, 1981, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on February 1, 1996

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 buildings and improvements thereon, lying and being on the northeasterly side of Sugar Creek Road near the City of Greenville, South Carolina, being known and designated as Lot No. 343 on plat entitled "Map No. 3, Section One, Sugar Creek," as recorded in the RMC Office for Greenville County, SC, in Plat Book 4-R at Page 86 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin, the joint front corner of Lots Nos. 342 and 343 said iron pin being on the northeasterly side of Sugar Creek Road; running thence S. 83-24-06 E., 150 feet to an iron pin; running thence S. 75-20-14 E., 35 feet to an iron pin; turning and running thence with the common line of Lots 343 and 339, N. 01-38-18 E. 131.06 feet to an iron pin, said iron pin being the joint rear corner of Lots 343 and 344; turning and running thence with the common line of Lots 343 and 344, N. 87-20-54 W., 178.63 feet to an iron pin, the joint front corner of Lots 343 and 344, said iron pin being on the northeasterly side of Sugar Creek Road; turning and running thence with the northeasterly side of Sugar Creek Road, S. 04-19-27 W., 102.33 feet to an iron pin, the point of beginning.

This is the identical property conveyed to the mortgagor by deed of John A. Dindorf and Nancy G. Dindorf, recorded in Deed book 1043 at page 588 on September 28, 1976, in the RMC Office for Greenville County.

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OFFICE OF COUNTY CLERK
SOUTH CAROLINA
RECORDED
JAN 12 1981

which has the address of 111 Sugar Creek Road Greer,
(Street) (City)
South Carolina 29651 (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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