

FILED
OFFICE OF THE CLERK
SOUTH CAROLINA
JAN 20 AM '81
GREENVILLE
R.M.C.

BOOK 1529 PAGE 343

MORTGAGE

THIS MORTGAGE is made this sixth day of January, 1981, between the Mortgagor, Bernice and Lucretia E. Smith, (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 Three Thousand and 00/100 (33,000.00) Dollars, which indebtedness is evidenced by Borrower's notated January 6, 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, 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 County of Greenville, State of South Carolina on Dellbrook Drive, being shown and designated as Lot No. 6 on plat of Dellbrook Estates recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book 4-N, at Page 40, and having, according to said plat, the following metes and bounds, to-wit:

Beginning at an iron pin on the northerly side of Dellbrook Drive at the joint front corner of Lots Nos. 6 and 7, and running thence with line of said lots, N. 0-08 W. 230.9 feet to an iron pin, joint rear corner of said lots; thence along rear line of Lot No. 6 N. 85-10 W. 102 feet to an iron pin at joint rear corner of Lots 5 and 6; thence with common line of said lots, S. 4-05 E. 230 feet to an iron pin on the northerly side of Dellbrook Drive, joint front corner of said lots; thence along the northerly side of Dellbrook Drive, S. 85-10 E. 122 feet to the point of beginning.

This is the same property conveyed to the Mortgagors herein by deed of Benny E. Gilliard and Elaine M. Gilliard dated January 6, 1981, and recorded in the R.M.C. Office for Greenville County, South Carolina, simultaneously herewith,

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which has the address of 105 Dellbrook Drive Taylors,
(Street) (City)
South Carolina (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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