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S. C. S. C.

MORTGAGE

LONG, BLACK & GASTON

THIS MORTGAGE is made this 2nd day of March 1981 between the Mortgagor, AUGUSTUS L. ERVIN, III, (herein "Borrower"), and the Mortgagee, FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is Post Office Box 10148, Greenville, S. C. 29603 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Forty Eight Thousand Five Hundred Dollars and no/100 cents, which indebtedness is evidenced by Borrower's note dated March 2, 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 April 1, 2011

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 piece, parcel or lot of land, situate, lying and being on the western side of Westview Avenue in the City of Greenville, County of Greenville, State of South Carolina being known and designated as Lot No. 14 of a subdivision known as Lost Valley, Section II, plat of which was made by W. R. Williams, Jr., Surveyor, dated April 15, 1976, recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 5-P, at Page 36, and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the western side of Westview Avenue at the joint front corner of Lots 13 and 14, and running thence with the joint line of said lots, N. 86-57 W. 100 feet to an iron pin; running thence S. 2-35 W. 76.2 feet to an iron pin at the joint rear corner of Lots 14 and 15; running thence with the joint line of said lots, S. 88-13 E. 100 feet to an iron pin on the western side of Westview Avenue; running thence with the western side of said avenue, N. 2-35 E. 74 feet to an iron pin, being the point of BEGINNING.

THIS is the same property conveyed to the mortgagor herein by deed of Arvol W. Hodge and Janice R. Hodge, Dated March 2, 1981 and recorded simultaneously herewith.

which has the address of 78 Westview Drive Greenville, South Carolina (herein "Property Address");

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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