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S. C.  
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DONNERSLEY

BOOK 1539 PAGE 497

# MORTGAGE

THIS MORTGAGE is made this 28th day of April, 19 81, between the Mortgagor, Marvin O. Williams and Patricia H. Wilbanks (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 Thirty-One Thousand and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated April 28, 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, 2001;

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 all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, O'Neal Township, located on the Northern side of Highway No. 101, and being shown on plat of property made for Lola M. Stone Wilbanks by Terry T. Dill, Surveyor, dated August 15, 1970, recorded in Plat Book 4-E at Page 177, and having the following metes and bounds, according to said plat, to-wit:

BEGINNING at an iron pin at the intersection of a private road and Highway No. 101, and running thence with the northern side of said highway, N. 78-18 W. 130 feet to an iron pin at the corner of other property of Lola M. Stone Wilbanks; thence with her line, N. 17-27 E. 175 feet to an iron pin; thence still with other property of the said Lola M. Stone Wilbanks, S. 78-18 E. 130 feet to the western side of a private drive; thence along the western side of said private drive, S. 17-27 W. 175 feet to the beginning corner.

This is the same property conveyed to the Mortgagors herein by deed of Charlie O. Wolfe, Inc. dated June 17, 1971, recorded in the Office of the RMC for Greenville County on July 1, 1971, in Deed Book 919 at Page 328, by deed of Reuben J. Wilbanks dated April 24, 1981, to be recorded herewith, and by deed from Patricia H. Wilbanks to Marvin O. Williams of even date to be recorded herewith.

which has the address of Highway 101, Rt. 7, Greer  
(Street) (City)  
S. C. 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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