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S. C.  
MAY 20 AM '81

# MORTGAGE

BOOK 1541 PAGE 645

THIS MORTGAGE is made this 14th day of May 1981, between the Mortgagor, ANNIE LEE BAGWELL (herein "Borrower"), and the Mortgagee, POINSETT FEDERAL SAVINGS AND LOAN ASSOCIATION of Travelers Rest, a corporation organized and existing under the laws of South Carolina, whose address is 203 State Park Road, Travelers Rest, S. C. 29690 (herein "Lender").

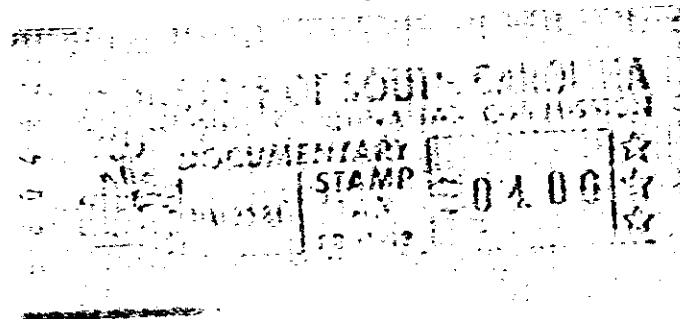
WHEREAS, Borrower is indebted to Lender in the principal sum of TEN THOUSAND (\$10,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated May 14, 1981 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on 5/1/91;

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, situate, lying and being on the western side of Callahan Avenue, Greenville County, South Carolina, being shown and designated as Lot 97, Map 3, on a Plat of SANS SOUCI HEIGHTS prepared by W. J. Riddle, RLS, dated November, 1950, recorded in the RMC Office for Greenville County in Plat Book Z, at Page 95, and having, according to a more recent survey prepared by Dalton & Neves, Engineers, dated Dec. 1975, entitled PROPERTY OF ANNIE LEE BAGWELL, the following metes and bounds:

BEGINNING at an iron pin on the western side of Callahan Avenue, joint front corner of Lots 96 and 97, and running thence with the common line of said Lots, N 74-15 W, 110.0 feet to an iron pin; thence with the common line of Lots 93 and 97, N 27-55 E, 75.0 feet to an iron pin; thence with the common line of Lots 97 and 98, S 74-15 E, 110.0 feet to and iron pin on the western side of Callahan Avenue; thence with Callahan Avenue, S 27-55 W, 75.0 feet to an iron pin, the point of beginning.

This is the same property conveyed to the Mortgagor herein by deed of Eugene Rackley, dated December 26, 1968, recorded December 30, 1968, in the RMC Office for Greenville County in Deed Book 858, at Page 499.



which has the address of 1 Callahan Avenue, Greenville, S. C. 29609 (Street) (City) (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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