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MORTGAGE

LONG, BLACK & GASTON

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THIS MORTGAGE is made this 27th day of May 1981, between the Mortgagor, ROSS BURGESS (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 NINETEEN THOUSAND EIGHT HUNDRED DOLLARS AND NO/100 Dollars, which indebtedness is evidenced by Borrower's note dated May 27, 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 May 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 piece, parcel or lot of land in O'Neale Township, Greenville County, State of South Carolina, about six miles north of the town of Greer, on the east side of the Greer-Gowenville surfaced road, adjoining lands now or formerly of W. M. Benson, Tolliver Fitz Estate and of C. O. Berry, and described as follows, to-wit:

BEGINNING at a stone, old corner, of the Tolliver Fitz Estates and of W. M. Benson, and runs thence with the Fitz line, N. 18-55 W. 488 feet to an iron pin on the Fitz line: thence a new line, S. 67-00 W. 529 feet to a point in the center of Greer-Gowenville surfaced road (iron pin on the east bank of road); thence with the center of said road, S. 24-12 E. 75 feet to an angle in the road; thence S. 29-15 E. 279 feet to a point in the center of the said road and on the W. M. Henson line; thence with the Henson line, N. 67-04 E. 181.8 feet to a stone (gone), Henson's corner; thence S. 84-38 E. 318 feet to the beginning corner, containing 4.43 acres, more or less. ALSO, that other tract or lot of land adjoining the above, containing 2.15 acres, more or less, as per plat by W. P. Morrow, dated September, 22, 1935, fronting on the said new road to Greer, and beginning at a point on the said road, and runs thence N. 65 E. 2.60 chains to a stone; thence S. 88 E. 4.85 chains to a stone; thence S. 37 1/2 E. 2.10 chains to a pin; thence S. 69 W. 6.40 chains to the said new road; thence along the said new road N. 38 1/2 W. 4.07 chains to the beginning point, LESS however, a lot of one acre sold therefrom to Earle Thompson. LESS, however, all of that parcel or tract of land in O'Neale Township, of Greenville County, State of South Carolina, located about five miles north of the City of Greer, and on the east side of State Highway No. 14, near the old Berry's Mill, and having the following courses and distances:

BEGINNING at an iron pin (old corner) with lands reserved by grantor and by Cleo Owings, and runs thence S. 67-15 W. 488 feet to an iron pin on the right-of-way of State Highway No. 14; thence along and with the right-of-way of said highway, S. 25-47 E. 100 feet and S. 28.39 E. 150 feet to an iron pin, thence N. 67 E. 447 feet to an iron pin; thence N. 18 W. 250 feet to the beginning, containing 2.60 acres, more or less.

THIS being the same property conveyed to the Mortgagor herein by deed's of Lucille Sudduth, Lillie S. Burnette, Mildred S. Alverson, Pearline S. Bruce, Ellie Stokes, Jennings Stokes, Aaron Stokes, Aldean Cantrell, Carolyn Arms, Helen Turner, Jean Lynn, and Cheryl Perry, Dated May 27, 1981 and recorded simultaneously herewith, which has the address of Highway 14, North Greer, South Carolina 29640 (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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