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SOUTH CAROLINA
GREENVILLE S. C.
WINTERSLEY
MORTGAGE

THIS MORTGAGE is made this 4th day of June, 1981, between the Mortgagor, ROBERT M. SMITH and MARY ELLEN 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").

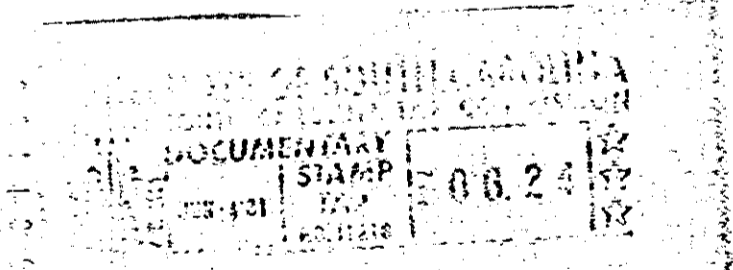
WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty-three Thousand Nine Hundred and no/100ths --- Dollars, which indebtedness is evidenced by Borrower's note dated June 4, 1981, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on July 1, 2004...

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, with all buildings and improvements, situate, lying and being on the northern side of Sugarberry Drive, in Greenville County, South Carolina, being shown and designated as Lot No. 21 on a plat of DOVE TREE SUBDIVISION, made by Piedmont Engineers & Architects, dated May 18, 1972, revised March 29, 1973, recorded in the RMC Office for Greenville County, S. C., in Plat Book 4-X, pages 21 through 23, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Sugarberry Drive at the joint front corners of Lots Nos. 21 and 22 and running thence with the common line of said lots, N. 22-33 W., 160 feet to an iron pin; thence N. 42-49 E., 162.2 feet to an iron pin; thence S. 52-07 E., 70 feet to an iron pin; thence along the line of Lot No. 20, S. 12-31 W., 173.3 feet to an iron pin on Sugarberry Drive; thence with the curve of the northern side of Sugarberry Drive, the following chords, courses and distances: S. 50-13 W., 30 feet to a point and S. 20-28 W., 22 feet to a point; thence with the northern side of the right of way of Sugarberry Drive, S. 67-19 W., 39 feet to the point of beginning.

The above property is the same conveyed to the Mortgagors by deed of Omer D. Erdmann and Susan R. Erdmann, to be recorded simultaneously herewith.



which has the address of 203 Sugarberry Drive Greenville,
(Street) (City)
S. C. 29607 (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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