

AUG 14 3 52 PM '81

DONNIE S. TANKERSLEY

THIS MORTGAGE is made this 14th day of August 1981, between the Mortgagor, DONALD W. COX and BEVERLY JANE COX, (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 201 North Main Street, Anderson, South Carolina 29621 (herein "Lender"). This mortgage includes an adjustable rate loan rider which is hereby incorporated by reference and made a part hereof.

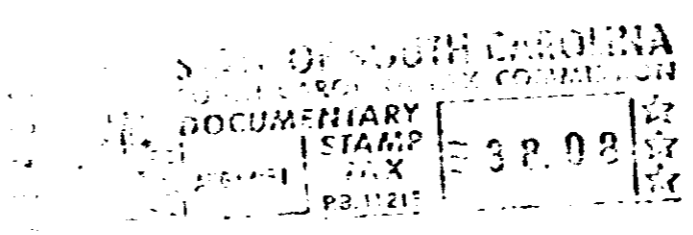
WHEREAS, Borrower is indebted to Lender in the principal sum of Ninety-Five Thousand Two Hundred and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated August 14, 1981 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on September 1, 2011, further providing for renewals at intervals of every 12 months with adjustments to interest rates and monthly payments at every renewal, with final maturity on 9/1/2011 at which time the balance of indebtedness, if not sooner paid, shall come due and payable.

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 Northern side of East Tallulah Drive in the City of Greenville, County of Greenville, State of South Carolina, being known and designated as Lot No. 118 and portions of Lots Nos. 117 and 119 as shown on a plat of Property of the D. T. Smith Estate, prepared by Dalton & Neves Eng., dated May, 1935, and recorded in the RMC Office for Greenville County, South Carolina, in Plat Book H at Page 279, and having, according to a more recent plat prepared by Dalton & Neves, Eng., dated May, 1965, entitled "Property of Walter C. Ray", recorded in the RMC Office for Greenville County, South Carolina, in Plat Book III at Page 145, the following metes and bounds, to-wit:

BEGINNING at a point in the center of a concrete wall in the front line of Lot No. 117, which point is located 370 feet in a Northeasterly direction from the intersection of Penn Street and East Tallulah Drive and running thence through Lot No. 117, N. 25-20 W., 241.8 feet to an iron pin; thence N. 65-26 E., 175 feet to an iron pin in the rear line of Lot No. 119; thence through Lot No. 119, S. 25-20 E., 239.4 feet to an iron pin on the Northern side of East Tallulah Drive and in the front line of Lot No. 119; thence with the Northern side of East Tallulah Drive, S. 64-40 W., 175 feet to the point of BEGINNING.

This is the same property conveyed to the Mortgagors herein by deed of John R. Rowell, Jr., and Lynn F. Rowell recorded in the Greenville County RMC Office in Deed Book 1153 at Page 566 on the 14 day of August, 1981.



which has the address of 119 E. Tallulah Drive, Greenville, S. C. 29605 (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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