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# MORTGAGE

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THIS MORTGAGE is made this 4th day of September 1981 between the Mortgagee, Susan A. Burnett Smith (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 U.S. \$ 5,600.00 which indebtedness is evidenced by Borrower's note dated Sept. 4, 1981 and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on

To SECURE to Lender 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, 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 or lot of land in O'Neal Township, County of Greenville, State of South Carolina, located about 2 miles north from Greer, S.C., on the northern side of Ansel School Road and being shown as Lot No. 1 on plat of property of Carl W. Loftis, made by John A. Simmons, R.S. dated Dec. 23, 1969, and having the following courses and distances: BEGINNING at an iron pin on northern side of Ansel School Road and running thence with road N. 78-20W. 155 feet to an iron pin on the northern side of said road; thence with line of Loftis N. 4-00 E. 141.7 feet to an iron pin, corner of Lot No. 2; thence with line of No. 2, S. 78-20 E. 166.6 feet to iron pin, corner of Lot 2 and Pollard lands; thence with pollard lands S. 11-40 W. 140 feet to beginning corner, containing 0.50 acres, more or less. This all of property described in Deed Book 893 page 449. (Derivation). FROM CARL W. LOFTIS RECORDED 7-7-70.

ALSO, ALL that piece, parcel or lot of land in O'Neal Township, County of Greenville, State of South Carolina, located about 2 miles north from Greer, S.C., on the northern side of Ansel School Road and being shown as Lot No. 2 on plat of property of Carl W. Loftis, made by John A. Simmons, R.S., dated Dec. 23, 1969, and having the following metes and bounds:

BEGINNING at an iron pin on the northern side of said road at corner of property now or formerly of Mostaller and running thence N. 4-00 E. 252 feet to an iron pin at corner of Pollard; thence S. 78-20 E. 193.6 feet along Pollard to iron pin; thence S. 11-40 W. 110 feet along Pollard to an iron pin at rear corner of Lot No. 1 on said plat; thence as common line of lots 1 and 2, N. 78-20 W. 166.6 feet to iron pin; thence S. 4-00 W. 141.7 feet to northern side of Ansel School Road; thence N. 78-20 W. 10 feet along the northern side of said road to the beginning corner containing 0.50 acres more or less. This is all of property described in Deed Book 882 page 31. (Derivation).

CONVEYED TO BURNETT SMITH AND SISTER FROM CARL W. LOFTIS RECORDED 12-31-69

DOCUMENTARY  
RECORDED 12-31-81

which has the address of Route 7, Ansel School Road Greer South Carolina 29651 (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 and rents, all of which shall be deemed to be and shall remain a part of the property covered by this Mortgage, and all of the foregoing together with said property, in the leasehold estate if this Mortgage is on a leasehold estate, hereinafter 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, and that the Property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, unless such encumbrances of record.

IN WITNESS WHEREOF, Borrower and Lender, consent and agree as follows:

1. **Payment of Principal and Interest.** Borrower shall promptly pay when due the principal and interest as provided by the Note and late charges as provided in the Note.
2. **Funds for Taxes and Insurance.** Subject to any conditions or other covenants of Lender, Borrower shall pay or cause to be paid all taxes and interest on such taxes, and premiums under the Note, and the Note, and all other charges, including assessments, levies, and other charges, which are or may be levied or assessed against the Property.

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