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DONNIE S. TANKERSLEY
R.M.C.

MORTGAGE

THIS MORTGAGE is made this 27 day of October, 1981, between the Mortgagor, Matthew R. Einsmann and Therese L. Einsmann, (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").

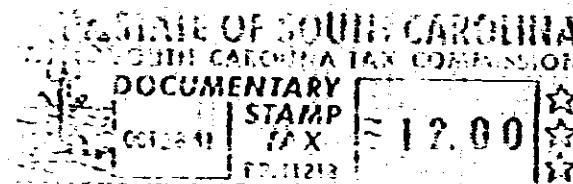
WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty Thousand & 00/100 (\$30,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated October 27, 1981 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on November 1, 2009.....;

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 with the buildings and improvements thereon, lying and being on the northwesterly side of Kings Mountain Drive, near the City of Greenville, South Carolina, being known and designated as Lot No. 124 on Plat entitled "Canebrake I" as recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book 5P at Page 28 and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northwesterly side of Kings Mountain Drive, said pin being the joint front corner of Lots 123 and 124 and running thence with the northwesterly side of Kings Mountain Drive S. 44-06 W. 79.94 feet to an iron pin at the joint front corner of Lots 124 and 125; thence with the common line of said lots N. 42-30 W. 162.43 feet to an iron pin at the joint rear corner of Lots 124 and 125; thence N. 50-00 E. 70 feet to an iron pin at the joint rear corner of Lots 123 and 124; thence with the common line of said lots S. 46-09 E. 154.96 feet to an iron pin, the point of beginning.

This is the same property conveyed to Mortgagors herein by Deed of Bruce D. Rowan and Jane E. Rowan dated October 23, 1981 and recorded in the R.M.C. Office for Greenville County, South Carolina in Deed Book 1157 at Page 405.



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which has the address of 315 Kings Mountain Drive Greer,
(Street) (City)
SC 29651 (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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