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MORTGAGE

THIS MORTGAGE is made this 4th day of November, 1981, between the Mortgagor, John E. Dujardin and Pamela S. Dujardin, (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 Twenty Seven Thousand and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated November 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 December 1, 2007;

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 situate, lying and being in the State of South Carolina, County of Greenville, known and designated as Lot No. 72 as shown on a plat of Heritage Hill recorded in the R.M.C. Office for Greenville County in Plat Book YY, Page 187 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Colvin Road at the joint corner of Lots 71 and 72 and running thence along the common line of said lots N. 9-45 W., 145 feet to an iron pin; thence along the rear of Lot 72 N. 56-01 E., 109.5 feet to an iron pin; thence along the common line of lots 72 and 73 S. 9-45 E., 190.0 feet to an iron pin on the northern side of Colvin Road; thence along the northern side of Colvin Road S. 80-15 W., 100.0 feet to an iron pin, being the point of beginning.

This is the same property conveyed to the mortgagors by deed of Thomas M. Halley and Theresa H. Halley recorded in the R.M.C. Office for Greenville County on November 5th, 1981, in Deed Book 1157, Page 804.

NOTICE TO BORROWERS: THIS SECURITY INSTRUMENT SECURES A NOTE WHICH CONTAINS A PROVISION ALLOWING FOR CHANGES IN THE INTEREST RATE. INCREASES IN THE INTEREST RATE WILL RESULT IN HIGHER PAYMENTS. DECREASES IN THE INTEREST RATE WILL RESULT IN LOWER PAYMENTS.



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which has the address of 5 Colvin Road Greenville, South Carolina 29615 (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 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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