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MORTGAGE

THIS MORTGAGE is made this 11th day of November, 1981, between the Mortgagor, Jimmy L. Stephens, (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").

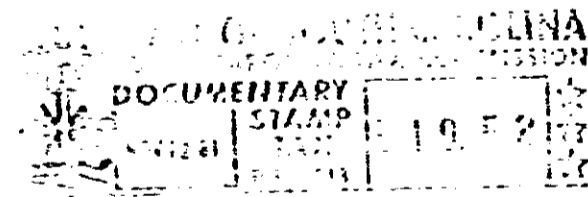
WHEREAS, Borrower is indebted to Lender in the principal sum of Forty-Eight Thousand Seven Hundred Fifty (\$48,750.00) Dollars, which indebtedness is evidenced by Borrower's note dated November 11, 1981, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on November 1, 1982....;

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 Greenville County, S.C., on the northern side of Stonehenge Court, being known and designated as Lot 10 and a portion of Lot 9 of WINDSOR OAKS, SECTION 1, plat of which is recorded in the RMC Office for Greenville County, S.C., in Plat Book 7-C, at Page 8, and having, according to a more recent plat entitled "Property of Jimmy L. Stephens" made by Freeland & Associates, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Stonehenge Court at the joint front corner of Lots 10 and 11 and running thence with the common line of said lots N. 46-24 W. 124.87 feet to an iron pin; thence thence N. 63-20 E. 147 feet to an iron pin at the joint rear corner of Lots 9 and 10; thence in a new line through Lot 9, S. 30-06 E. 169.9 feet to an iron pin on the northern side of Stonehenge Court; thence along Stonehenge Court S. 31-19 W. 35.4 feet to an iron pin; thence continuing along said Court N. 76-35 W. 23.8 feet to an iron pin; thence with the curve of said Court, the chord of which is N. 46-35 W., 50 feet to an iron pin; thence continuing with the curve of said Court, the chord of which is S. 73-25 W., 50 feet to an iron pin, the point of beginning.

DERIVATION: Lot 10 by deed of Windsor Group, Inc., dated November 11, 1981, to be executed and recorded herewith; a portion of Lot 9 by deed of Jerry T. Alexander and Sara G. Alexander, dated May 19, 1981, to be recorded of even date herewith.



which has the address of Lot 10 and Part Lot 9 Stonehenge Ct., Taylors, South Carolina 29687 (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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