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DONALD W. ANFERSLEY
R.M.C.

809. 1558 794

MORTGAGE

THIS MORTGAGE is made this 30th day of November, 1981, between the Mortgagor, Thomas S. Talley and Catherine B. Talley, (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-One Thousand and No/100--(\$31,000.00)----- Dollars, which indebtedness is evidenced by Borrower's note dated November 30, 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, ...2002.....;

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 all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, on the northerly side of Chipwood Lane, near the City of Greenville, South Carolina, being known and designated as Lot No. 19 and a portion of Lot No. 20, as shown on a plat entitled "Property of Thomas S. Talley and Catherine B. Talley," prepared by R. B. Bruce, Surveyor, on November 24, 1981, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northerly side of Chipwood Lane at the joint front corner of Lots 18 and 19 in the center of 10 foot drainage easement, running thence with the center of said drainage easement and the line of Lot 18, N. 8-25 E. 193.3 feet to an iron pin on Brushy Creek; thence down Brushy Creek as the line S. 73-11 E. 100. 3 feet to an iron pin at the joint rear corner of Lots 19 and 20; thence continuing with said branch N. 75-59 E. 40 feet to an iron pin in the rear line of Lot 20; thence turning and running with the eastern portion of Lot 20, S. 14-06 W. 208.3 feet to an iron pin on the northerly side of Chipwood Lane, which pin is 37.5 feet from the joint front corner of Lots 19 and 20, as shown on said plat; thence with the northerly side of Chipwood Lane N. 64-26 W. 37.5 feet to an iron pin at the joint rear corner of Lots 19 and 20; thence continuing with the northerly side of Chipwood Lane N. 77-49 W. 48.5 feet to an iron pin; thence still continuing with the northerly side of Chipwood Lane N. 83-09 W. 31.5 feet to an iron pin, the point of beginning.

Derivation: Thomas E. Talley, Deed Book 1158 at Page 964, recorded Dec. 1, 1981.



which has the address of 119 Chipwood Lane Greenville, (City) South Carolina 29615 (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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