

Post Office Box 10148
Greenville, S.C. 29603

1501 399

MORTGAGE

FILED
S.C.

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JAN 11 1982

THIS MORTGAGE is made this 8th day of January 1982 between the Mortgagor, JOHN M. HUMENIUK AND KAREN S. HUMENIUK (herein "Borrower"), and the Mortgagee, CAROLINA FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of the United States of America, whose address is Post Office Box 10148, Greenville, South Carolina 29603 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Seventy Thousand and No/100 (\$70,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated January 8, 1982 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on February 1, 2012.

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 lot of land situate at the Southeastern corner of the intersection of Henderson Road and Aldridge Drive, in the City of Greenville, County of Greenville, State of South Carolina, being shown as Lot No. 60 on plat of Section F of GOWER ESTATES, recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book JJJ at Page 99, made by R. K. Campbell and Webb Surveying & Mapping Company, November, 1965, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Eastern side of Aldridge Drive, at the joint front corner of Lots Nos. 59 and 60, and running thence along the line of Lot No. 59 N. 70-06 E. 180 feet to an iron pin; thence N. 19-54 W. 105 feet to an iron pin on the Southern side of Henderson Road; thence along Henderson Road S. 75-47 W. 156.3 feet to an iron pin; thence with the curve of Henderson Road and Aldridge Drive (the chord being S. 31-00 W. 31.6 feet) to an iron pin on the Eastern side of Aldridge Drive; thence along Aldridge Drive S. 19-54 E. 100 feet to the point of beginning.

This is the identical property conveyed to the Mortgagors herein by Walter H. Monroe, Jr. and Clara T. Monroe by deed of even date to be recorded simultaneously herewith.

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE
RECORDED
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which has the address of Lot No. 60, 287 Henderson Road, Gower Estates, Greenville South Carolina 29607. (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 seized 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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