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BOOK 1551 PAGE 786

MORTGAGE

THIS MORTGAGE is made this 20th day of January 1982 between the Mortgagor, Elbert Lee Todd & Helen Todd (herein "Borrower"), and the Mortgagee, Federal Savings & Loan Association, a corporation organized and existing under the laws of South Carolina whose address is P.O. Box 10148, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Five Thousand and 00/100 (\$5,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated January 20, 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, 1987

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 _____ State of South Carolina:

All that piece, parcel or lot of land, with all improvements thereon, situate, lying on the Western side of Belle Court near the City of Greenville, County of Greenville, State of South Carolina, being known and designated as a portion of Lots Nos. 12 and 13 as shown on a plat prepared by C.O. Riddle, Engineer, dated February, 1962 entitled "Final Plat of Ashland Terrace", recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book CCC at page 147, and being known and designated as Lot No. 13 as shown on a plat prepared by Carolina Engineering & Surveying Co., dated August 2, 1963, entitled "Revised Final Plat, Ashland Terrace", recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book DDD at page 161. For a more complete description, reference is made to said plat.

This is the identical property conveyed to the mortgagor herein by deed of Henry C. Harding, dated September 2, 1964, recorded in the R.M.C. Office for Greenville County, South Carolina on said date.

STATE OF SOUTH CAROLINA
DOCUMENTARY STAMP
\$ 02.00

12 Belle Court, Greenville, South Carolina
which has the address of _____ (Street) _____ (City)
_____ (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 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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