

S. C.

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MORTGAGE

THIS MORTGAGE is made this 14th day of May, 1982, between the Mortgagor, Darrell S. and Janice J. Galloway (herein "Borrower"), and the Mortgagee, POINSETT FEDERAL SAVINGS AND LOAN ASSOCIATION of Travelers Rest, a corporation organized and existing under the laws of South Carolina, whose address is 203 State Park Road, Travelers Rest, S. C. 29690 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Fifty-four Thousand Five Hundred and no/100 (54,500.00) Dollars, which indebtedness is evidenced by Borrower's note dated MAY 14, 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 May 1, 2012.

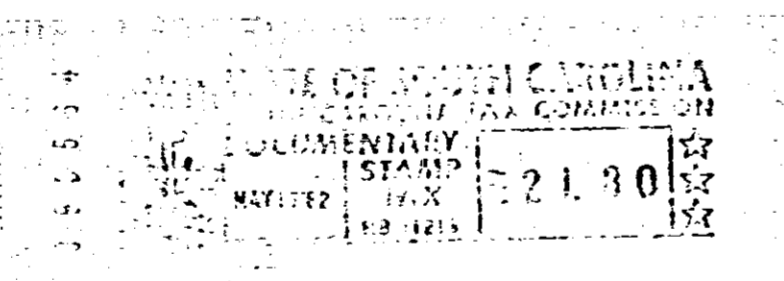
To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, shown as Lot 17 on a plat of White Oaks Hills Section III, recorded in Plat Book 7-X at page 56 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point on the eastern side of Green Fern Drive at the joint corner with Lot 16, and running thence with the road N. 11-15 W. 90 feet to a point; thence N. 78-45 W. 150 feet to a point; thence S. 11-15 E. 90 feet to a point thence S. 78-45 W. 150 feet to the point of beginning.

THIS being the same property conveyed to the Mortgagor herein by deed of Bobby Joe Jones Builders, Inc., recorded in the RMC Office for Greenville County on May 17, 1982, 1982, in Deed Book 1166, Page 982.

THIS property conveyed subject to all rights of way, easements, and protective covenants affecting same upon the public records of Greenville County.



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which has the address of 17 Green Fern Drive, Greenville, South Carolina (herein "Property Address");
[Street] [City] [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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