

S. C. MORTGAGE

THIS MORTGAGE is made this 13th day of August, 1982, between the Mortgagor, Pat C. Stallard, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association of South Carolina, 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 Seventy-Six Thousand, Fifty and No/100--- (\$76,050.00) Dollars, which indebtedness is evidenced by Borrower's note dated August 13, 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 September 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 Greenville County, South Carolina, on the northwestern side of Anders Avenue, and being known and designated as Lot 33 on a plat of Section Five, Knollwood Heights, recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 4-R at Pages 91 and 92 and having according to said plat, the following metes and bounds:

BEGINNING at an iron pin on the northwestern side of Anders Avenue at the joint front corner of Lots 33 and 34 and running thence along a line of Lot 34 N. 70-47-57 W. 75 feet to an iron pin; thence continuing along a line of Lot 34, N. 67-30-32 W. 113.06 feet to an iron pin; thence along a line of Tract A, N. 14-39-40 E. 93.62 feet to an iron pin; thence along a line of Lot 32 S. 75-20-20 E. 200 feet to an iron pin on the northwestern side of Anders Avenue; thence along the northwestern side of Anders Avenue, S. 14-39-40 W. 26-93 feet to an iron pin; thence continuing with the curve of the northwestern edge of Anders Avenue chord of which is S. 23-12-33 W. 89.01 feet to the beginning corner.

This being the same property conveyed to the mortgagor by deed of George O'Shields Builders, Inc. of even date to be recorded herewith.

which has the address of 222 Anders Avenue Mauldin, S.C. 29662 (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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