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# MORTGAGE

THIS MORTGAGE is made this 23rd day of November 1982, between the Mortgagor, RALPH S. PENNEY AND ANN B. PENNEY (herein "Borrower"), and the Mortgagee, SAFE FEDERAL CREDIT UNION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is P.O. Box 5770 SHAW AFB, SOUTH CAROLINA 29152 (herein "Lender").

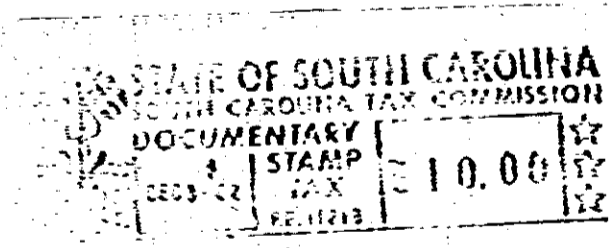
WHEREAS, Borrower is indebted to Lender in the principal sum of TWENTY-FIVE THOUSAND AND NO/100 Dollars, which indebtedness is evidenced by Borrower's note dated November 23, 1982 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on November 23, 1994

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, with all improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot 143 as shown on a plat entitled "Addition to Sector III, Botany Woods", which plat is dated June 5, 1962, prepared by Piedmont Engineering Service and recorded in the R.M.C. Office for Greenville County in Plat Book AAA at Page 163 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the eastern side of Brittany Drive, joint front corner of Lots 143 and 143-A and running thence with the line of Lot 143, N. 69-30 E. 190 feet to an iron pin; running thence N. 27-07 W. 102.4 feet to an iron pin; running thence N. 85-20 W. 90 feet to an iron pin; running thence S. 69-30 W. 100 feet to an iron pin on the eastern side of Brittan Drive; running thence with the eastern side of Brittany Drive S. 21-50 E. 140 feet to the point of beginning.

Derivation: Deed Book 929, Page 52 - Donald D. Leonard, Et. al 11/3/71



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which has the address of 101 Brittany Drive- Greenville  
[Street] [City]  
S.C. 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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