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# MORTGAGE

STATE OF SOUTH CAROLINA  
DOCUMENTARY STAMP  
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BOOK 1538 PAGE 176

THIS MORTGAGE is made this 2nd day of December, 19 82, between the Mortgagor, Barbara J. Carter, (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 Twenty-Seven Thousand Nine Hundred & No/100 (\$27,900.00)---Dollars, which indebtedness is evidenced by Borrower's note dated December 2, 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 January 1, 1993.....;

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, being shown and designated as 1.345 acres on a plat prepared for James F. Carter, Jr. by C. O. Riddle, RLS, dated November, 1978, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin, the center of the end of Penn Street, with the said pin being approximately 449.2 feet from the intersection of Penn Street and Tallulah Drive, and running thence with the common line of property herein conveyed and property now or formerly of Jack L. Frashier, Jr., N. 26-13 W. 125.4 feet to an iron pin; thence turning and running, S. 58-36 W. 472.8 feet to an iron pin; thence turning and running with the common line of property herein conveyed and property now or formerly of John C. Cosby, Jr., S. 31-32 E. 126 feet to an iron pin; thence turning and running with the line of property now or formerly of George M. and Elizabeth A. Zimmerman and the property herein conveyed, N. 58-31 E. 229.3 feet to an iron pin; thence with line of property herein conveyed and Lot 111 of D. T. Smith Estate Subdivision, N. 58-19 E. 207.17 feet to an iron pin; thence N. 59-22 E. 24.85 feet to the point of beginning.

LESS, HOWEVER: ALL that certain piece, parcel or strip of land, situate, lying and being located to the rear of the above described property, being shown and designated on plat entitled Property of James F. Carter, Jr., prepared by C. O. Riddle, and having, according to said plat, the following metes and bounds:

BEGINNING at an iron pin at the corner of the premises herein described and property now or formerly of John C. Cosby, Jr., and running thence with the joint line of said property, N. 31-32 W. 126 feet to an iron pin at the corner of Lot No. 18; thence with the line of Lot No. 18, N. 58-36 (See Addendum attached hereto)

which has the address of 120 Penn Street Greenville, S. C. 20605 (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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