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JOHN ANKERSLEY
R.M.C.

POD: 1591 PAGE 525

MORTGAGE

THIS MORTGAGE is made this 21st day of December 1982, between the Mortgagor, Geraldine C. & Harold D. Felmet (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings & Loan Association, a corporation organized and existing under the laws of United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina, (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 10,063.04 which indebtedness is evidenced by Borrower's note dated December 21, 1982 and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on January 1, 1993;

TO SECURE to Lender 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, 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 designated as Lot 12 and part of Lot 13 containing 6.62 acres more or less as shown according to a Plat of Tall Pines Estates prepared by R. B. Bruce, Registered Land Surveyor, dated April 12, 1976, and according to a supplemental plat prepared by R. B. Bruce, Registered Land Surveyor, dated September 19, 1977, having, according to said plats, the following metes and bounds, to wit:

BEGINNING at an iron pin at the common corner between lots 7 and 10 and then running N. 34-37 E. 444.7 feet along the common boundary of Lot 12 and Lot 10, to a point in the center of State Park Road; thence running S. 50 - 20 E. Along the center line of State Park Road for 50 feet; thence S. 34-37 W. 426.3 feet along the common boundary line between Lots 11 and 12 to an iron pin; thence S. 70-50 E. 281.1 feet along the common boundary of Lot 11 to a creek; thence S. 28-30 W. 140 feet along said creek; thence S. 7-36 W. 309.9 feet along said creek; thence S. 17-17 W. 303.3 feet to an iron pin and the common corner with Lot 13; thence N. 53-2 W. 497.3 feet to an iron pin along the boundary between Lots 6, 12 and 13; thence N. 27-56 E. 600 feet along the boundary of Lots 6 and 7 to the beginning corner.

W. A. Crumley conveyed his 1/2 undivided interest to Geraldine M. Crumley by deed dated March 8, 1978, and recorded in Deed Book 1075 at Page 184, on March 13, 1978, This conveyance is made subject to any easements, rights of way or restrictions either of record or visible on the property and grantor does not warrant any portion of the highway.

Block Book Number: 367-500.3-1-30.9 out of 500-3-1-30

Derivation: Deed of Grady L. Stratton, Trustee and Dreugh K. Evins to W. A. Crumley and Geraldine M. Crumley dated and filed September 20, 1977.

which has the address of Lot 12 and part of Lot 13, Travelers Rest,

South Carolina 29690 (Street) Mortgagor herein was formerly Geraldine M. Crumley, by marriage is now Geraldine M. Crumley Felmet.

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 and rents, all of which 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 hereinafter 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, and that the Property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.
2. Funds for Taxes and Insurance. Subject to applicable law or a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and

SOUTH CAROLINA - HOME IMPROVEMENT - 7/80

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