

GREENVILLE S.C.
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MORTGAGE

THIS MORTGAGE is made this 8th day of August, 1983, between the Mortgagor, Karl Derek Messinger and Jean T. Messinger

(herein "Borrower"), and the Mortgagee, Perpetual Federal Savings and Loan Association, who address is 907 North Main Street, Anderson, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Fifty-Three Thousand and No/100 (\$53,000.00) dollars, which indebtedness is evidenced by Borrower's note dated August 8, 1983 (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, 2013

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 County of Greenville, State of South Carolina, and known and designated as Lot No. 20 on a plat of Pine Brook Forest Subdivision prepared by Charles K. Dunn, Surveyor, said plat being recorded in the R.M.C. Office for Greenville County in Plat Book 4X at Pages 48 and 49 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Cannon Circle at the joint front corner of Lots 19 and 20, and running thence with the joint line of said lots S. 16-35 E. 150 feet to an iron pin; running thence S. 73-25 W. 125 feet to an iron pin at the joint rear corner of Lots 20 and 21; running thence with the joint line of said lots N. 16-35 W. 150 feet to an iron pin on the southern side of Cannon Circle; running thence with the southern side of said Circle N. 73-25 E. 125 feet to an iron pin, point of beginning.

THIS is the identical property conveyed to the Mortgagors herein by deed of Edgar G. and Carolyn H. Williams to be recorded simultaneously herewith.

which has the address of 208 Cannon Circle Greenville, S. C. 29607 (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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