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MORTGAGE

THIS MORTGAGE is made this 31 day of August, 1983, between the Mortgagor, Laurence A. & Frances U. Losh, (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").

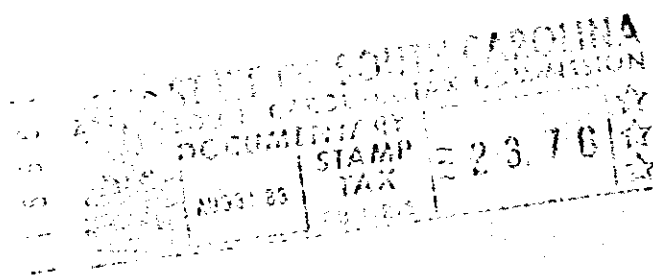
WHEREAS, Borrower is indebted to Lender in the principal sum of Fifty Nine Thousand Three Hundred Fifty and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated August 31, 1983, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the 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 certain piece, parcel or lot of land, including all buildings and improvements thereon, situate, lying, and being near the City of Greenville, County of Greenville, State of South Carolina, and known and designated as Lot 166, Avon Park, according to plat prepared by C.C. Jones, dated December 1956, and recorded in the RMC Office for Greenville County, in plat book KK at page 71; being further shown on a plat prepared by Freeland & Associates, RLS, dated August 29, 1983, entitled "Avon Park, Lot 166, Property of Laurence A. Losh and Frances U. Losh," and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the western side of Trent Drive, the joint front corner of Lots 166 and 167, and running thence along the line of Lot 167, N. 79-08 W. 292.28 feet to an iron pin in the line of Lot 160; thence N. 44-26 E. 96.19 feet to an iron pin at the joint rear corner of Lots 166 and 165; thence S. 79-06 E. 238.27 feet to an iron pin on the western side of Trent Drive; thence along the western side of Trent Drive S. 10-16 W. 80-01 feet to the point of BEGINNING.

This being the same property conveyed to the Borrower herein by deed of Jimmy E. Rice and Billa Jean Rice, recorded in the RMC Office for Greenville County, S.C., on August 31, 1983 in Deed Book 1195 at page 499.



which has the address of 119 Trent Drive Taylors, (City) South Carolina 29687 (State and Zip Code) (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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