

FILED
OFFICE OF S.C.
JUN 1 1983
R.M.C. WISLEY

1035-120

MORTGAGE

THIS MORTGAGE is made this 26 day of October, 1983, between the Mortgagor, K.C. Venugopal and Shaila Venugopal, (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-FIVE THOUSAND ONE HUNDRED THIRTY-NINE AND 08/100 dollars, which indebtedness is evidenced by Borrower's note dated October 26, 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 October 30, 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 on the southern side of Devon Drive in the Town of Mauldin, County of Greenville, State of South Carolina and known and designated as Lot No. 85 of a plat entitled An Addition to Knollwood Heights, which plat is recorded in the RMC Office for Greenville County in Plat Book 4-F at Page 17 and according to said plat, has the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Devon Drive at the joint front corner of Lots 85 and 86 and running thence with the joint line of said lots S. 47-27 W. 175 feet to an iron pin; running thence S. 42-33 W. 120 feet to an iron pin at the joint rear corner of Lots Nos. 84 and 85; running thence with the joint line of said lots N. 47-27 W. 174.25 feet to an iron pin on the southern side of Devon Drive; running thence with the southern side of said Drive N. 42-12 E. 120 feet to an iron pin, point of beginning.

This being the same property conveyed to the mortgagors by deed of Wayne L. Spencer of even date to be recorded herewith and by deed of Patricia H. Spencer.

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STATE OF S.C.
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which has the address of 211 Devon Drive, Mauldin, S.C. 29662 (herein "Property Address")

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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.