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GREENVILLE S.C.
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JUNNE M. HENLEY
R.M.C.

P. O. Box 408
Greenville SC 29602

VOL 1045 PAGE 19

MORTGAGE

03-3194206

THIS MORTGAGE is made this 11th day of January, 1984, between the Mortgagor, Joseph S. Cox and Alice Mc. Cox, (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 Seven thousand eight hundred eighty two and eighty two cents (7882.82) Dollars, which indebtedness is evidenced by Borrower's note dated 01-11-84, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on 01-31-91.....;

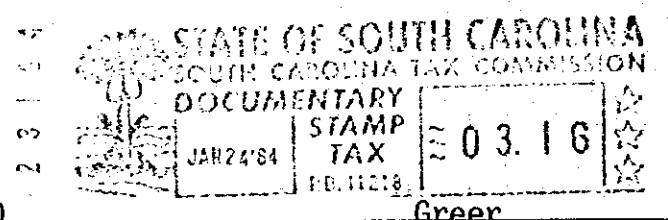
TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, Austin Township, in Cross Roads Church Community, on a County Road leading off the Anderson Bridge Road, and containing four (4) acres, more or less, and being shown on a plat of property of Julius A. McCollum, made by G. A. Ellis, Surveyor, on September 4, 1936, and recorded in the RMC Office for Greenville County, S. C. in Plat Book 00, at page 261, and being designated on said plat as property of Joseph S. and Alice Mc. Cox, and being described as follows:

BEGINNING at an iron pin in the center of an abandoned road and designated on said plat as "Old Road" at the corner of Property now or formerly belonging to C. K. Watson, and running thence along the Watson Line N. 13-45 E. 25 feet, more or less, to a point in the center of a paved County Road (which road leads from and to the Anderson Bridge Road); thence along the center of said paved County Road as the line in a southwesterly direction and following the curvature thereof 835 feet, more or less, to sharp bend in said road opposite a large oak tree; thence continuing along said paved County Road as the line in an easterly direction 300 feet, more or less, to the intersection of the abandoned "Old Road" above mentioned, and to the corner of property now or formerly to C. K. Watson; thence along the center of said "Old Road" and along Watson line, N. 20-30 W. 662 feet to the beginning corner.

This being the same property conveyed to the mortgagor(s) herein by deed of Ralph O. McCall, and recorded in the RMC Office for Greenville County, on 05-25-59, in Deed Book 625, and page 366.

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which has the address of Rt. 5 Box 210 Greer, (Street) (City) SC 29651 (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 seised 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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