

FILED
GREENVILLE S.C.
MAY 1 11 00 AM '84
JENNIFER WRENDSLEY
R.M.C.

1984 199

MORTGAGE

THIS MORTGAGE is made this 30th day of April, 1984, between the Mortgagor, Jeff S. Smith and Judith J. Smith, (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 Sixty-six Thousand, Nine Hundred and no/100ths (\$66,900.00) Dollars, which indebtedness is evidenced by Borrower's note dated April 30, 1984, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on May 1, 2014.

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 tract of land, situate, lying and being in the County of Greenville, State of South Carolina, and being shown as 4.19 acres on survey for Jeff S. Smith and Judith J. Smith prepared by Freeland and Associates, dated April 30, 1984, and having, according to said survey, the following metes and bounds, to-wit:

BEGINNING at an iron pin on Augusta Road joint front corner with Lickville Presbyterian Church and running thence with the common line of said Lickville Presbyterian Church S 3-50 W 499.55 feet to an iron pin; thence N 61-33 W 581.04 feet to an iron pin; thence N 46-39 E 476.49 feet to an iron pin on Augusta Road; thence with Augusta Road S 61-56 E 224.24 feet to an iron pin being the point of beginning.

DERIVATION: This being the same property conveyed to Mortgagor herein by deed of Richard C. King and Patricia D. King as recorded in the RMC Office for Greenville County, South Carolina, in Deed Book 1211, Page 588, on May 1, 1984, and by deed of Ansel A. King and Virginia King as recorded in the RMC Office for Greenville County, South Carolina, in deed book 1211, Page 589, on May 1, 1984.

STATE OF SOUTH CAROLINA
RECORDS AND DEEDS COMMISSION
DOCUMENTARY
MAY 1 1984
STAMP TAX \$ 26.76

which has the address of Rt 2, Box 148 Pelzer,
(Street) (City)
South Carolina 29669 (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 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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