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## MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on October 1  
1984. The mortgagor is Elvie C. Watson and Maxwell T. Watson  
("Borrower"). This Security Instrument is given to First Federal  
Savings and Loan Association of South Carolina, which is organized and existing  
under the laws of the United States of America, and whose address is 301 College Street,  
Greenville, South Carolina 29601 ("Lender").  
Borrower owes Lender the principal sum of Thirty Thousand and No/100  
Dollars (U.S. \$ 30,000.00--). This debt is evidenced by Borrower's note  
dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not  
paid earlier, due and payable on October 1, 2014. This Security Instrument  
secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and  
modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this  
Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument  
and the Note. For the purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and  
assigns the following described property located in Greenville County, South Carolina:

ALL that certain piece, parcel or lot of land, with the buildings and  
improvements thereon, lying and being on the easterly side of Bear  
Grass Drive, near the City of Greenville, South Carolina, and being  
shown as Lot No. 41 on the plat of Biltmore as recorded in the RMC  
Office for Greenville County, S.C., in Plat Book Y, at Page 147, and  
having, according to a more recent survey made by H. C. Clarkson,  
Jr, dated October, 1964, entitled "Property of Maxwell T. Watson",  
and recorded in the RMC Office for Greenville County, S.C., in Plat  
Book 6-L, at Page 20, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the easterly side of Bear Grass Drive,  
said pin being the joint front corner of Lots 41 and 42 and running  
thence with the common line of said lots, S. 75-14 E. 137.8 feet to  
an iron pin, joint rear corner of Lots 41 and 42; thence, S. 3-15 E.  
78.8 feet to an iron pin, joint rear corner of Lots 40 and 41; thence  
with the common line of said lots, N. 75-14 W. 162.2 feet to an iron  
pin on the easterly side of Bear Grass Drive; thence with the easterly  
side of Bear Grass Drive, N. 14-46 E. 75 feet to an ironpin, the  
point of beginning.

This is the same property conveyed to the mortgagors herein by deed  
of Nancy S. Poole, now Nancy S. Poole Wilkins, dated October 1, 1984,  
and recorded simultaneously herewith in Deed Book 1223, at Page  
100.

which has the address of 10 Bear Drive Greenville  
[Street] [City]  
South Carolina 29605 ("Property Address");  
[Zip Code]

TO HAVE AND TO HOLD such property 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 rights and stock and all fixtures now or hereafter a part of the property. All  
replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this  
Security Instrument 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 and that the Property is unencumbered, except for encumbrances of record.  
Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any  
encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with  
limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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