

May 17 4 35 PM '74

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LORNE STANFORD
R.M.C.

MORTGAGE

THIS MORTGAGE is made this 17th day of May, 1974,
between the Mortgagor, Johnney V. Smith

(herein "Borrower"),
and the Mortgagee, Family Federal Savings & Loan Association, a corporation
organized and existing under the laws of The United States of America, whose address
is #3 Edwards Bldg., 600 N. Main St., Greer, S. C. (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty-Eight Thousand
Eight Hundred (\$28,800.00) Dollars, which indebtedness is evidenced by Borrower's note of
even date herewith (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, 2004

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 situate, lying and being
in the state and county aforesaid, designated as Lot Number TWENTY SIX
(26), on plat of Lakeview Heights, recorded in the R. M. C. Office for
Greenville County in Plat Book "RR" page 19, and having the courses and
distances set forth on said plat.

ALSO:

ALL that certain lot of land situated in Chick Springs Township, state
and county aforesaid, being known and designated as lot number TWENTY
SEVEN (27), in what is known as Lake View Heights, property of Mrs.
Bessie and I. M. Wood Estates, as shown on a subdivision and plat of
same made by H. S. Brockman, surveyor, dated November 2, 1959, said
plat being of record in the R. M. C. Office for Greenville County in
plat book RR page 19, to which plat reference is hereby made for a more
complete description as to metes and bounds.



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, appur-
tenances, 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 Mort-
gage; and all of the foregoing, together with said property (or the leasehold estate in the event 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 easements and restrictions listed in a schedule of exceptions to coverage in any title
insurance policy insuring Lender's interest in the Property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal of and interest on the indebtedness
evidenced by the Note, prepayment and late charges as provided in the Note, and the principal of and interest on any Future
Advances secured by this Mortgage.

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