

FILED  
GREENVILLE CO. S. C.

1974 SEP 13 4 30 PM

JOURNAL S. T. WERSLEY  
R.M.C.

1322 827

## MORTGAGE

THIS MORTGAGE is made this 18th day of September, 1974,  
between the Mortgagor, Mary Katharine Hudgins

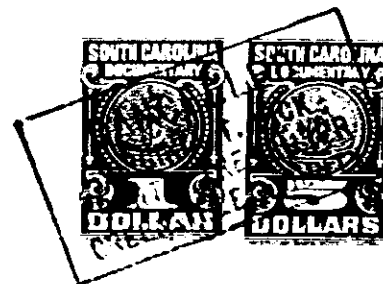
(herein "Borrower"),  
and the Mortgagee, Security Federal Savings and Loan Association, a corporation  
organized and existing under the laws of South Carolina, whose address  
is P. O. Box 935, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Fifteen Thousand and  
No/100 (\$15,000.00) 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 September 10, 1994

; 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:

Unit No. 37, in University Ridge Horizontal Property Regime, as shown  
on plat thereof recorded in the Office of the R.M.C. for Greenville  
County in Plat Book 5-F at Pages 55 and 56.

This conveyance is subject to the provisions of the Master Deed establishing  
University Ridge Horizontal Property Regime, recorded in the Office of the  
R.M.C. for Greenville County in Deed Book 1000, at page 128.



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 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 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.