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GREENVILLE CO. S. C.
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BOOK 1373 PAGE 28

MORTGAGE

DONNIE S. TANNERSLEY

THIS MORTGAGE is made this 16th day of July, 1976, between the Mortgagor, Richard R. Joye and Patricia F. Joye (herein "Borrower"), and the Mortgagee, GREER FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 107 Church Street, Greer, South Carolina 29651 (herein "Lender").

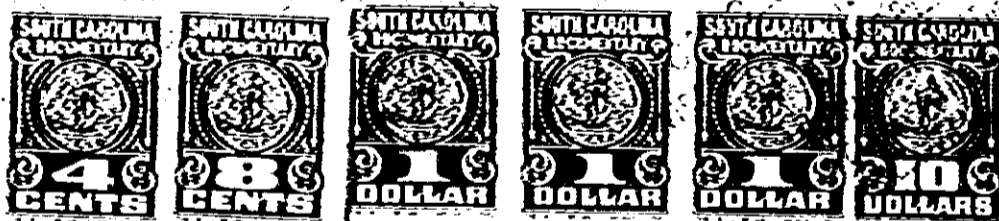
WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty-Two Thousand Eight Hundred and No/100 (\$32,800.00) Dollars, which indebtedness is evidenced by Borrower's note dated July 16, 1976 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on January 1, 2002;

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 situate, lying and being on the southern side of Roper Mountain Road near the City of Greenville, County of Greenville, State of South Carolina, being known and designated as Lot No. 73 as shown on a plat of Sheet No. 2 of Huntington Subdivision, prepared by Piedmont Engineers & Architects, dated May 4, 1968, recorded in the RMC Office for Greenville County, South Carolina, in Plat Book WWW, at Page 24, and having, according to said plat, the following metes and bounds:

BEGINNING at an iron pin on the southern side of Roper Mountain Road at the joint front corner of Lots Nos. 72 and 73 and running thence with the line of Lot No. 72 S. 3-35 E. 366.3 feet to an iron pin; thence with the line of Lots Nos. 23A and 23 S. 77-00 E. 220 feet to an iron pin at the joint rear corner of Lots Nos. 73 and 74; thence with the line of Lot No. 74 N. 4-26 E. 418.30 feet to an iron pin on the southern side of Roper Mountain Road; thence with the southern side of Roper Mountain Road N. 86-12 W. 100 feet to an iron pin; thence continuing with the southern side of Roper Mountain Road S. 87-20 W. 170 feet to the point of beginning.

Being the identical property conveyed to the mortgagors herein by deed from Hugh B. Croxton and H. Caldwell Harper, dated January 30, 1976, and recorded in the RMC Office for Greenville County, S. C. in Deeds Book 1030, at Page 964.



which has the address of Lot #72, Roper Mountain Road, Greenville (Street) (City)
South Carolina, 29607 (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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