

1418-139

Mail to
Family Federal Savings & Loan Assn.
Drawer L.
Greer, S.C. 29651

MORTGAGE

THIS MORTGAGE is made this 18th day of November 1977, between the Mortgagor, R. Douglas Neal, Jr. (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 713 Wade Hampton Blvd. Greer, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Sixteen Thousand, Four Hundred and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated November 18, 1977 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on November 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 lot of land situate on the East side of Carolina Avenue in the City of Greenville, in Greenville County, South Carolina, being shown as Lot No. 7, Block J., Section 5, on plat of East Highland Estates made by Dalton & Neves, February, 1941, recorded in the RMC Office for Greenville County, South Carolina, in Plat Book K, pages 79 and 80, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the East side of Carolina Avenue, at the joint front corner of Lots No. 6 and 7, Block J., and runs thence along the line of Lot No. 6, N89-36E 175 feet to an iron pin on the West edge of a five (5) foot strip of land reserved for utilities; thence along the West edge of the strip of land reserved for utilities S 0-24E 70 feet to an iron pin; thence with the line of Lot No. 8, S 89-36W 175 feet to an iron pin on the East side of Carolina Avenue; thence along the East side of Carolina Avenue N 0-24 W 70 feet to the beginning corner.

This being the same property conveyed unto the Mortgagor herein by deed from Russell Stolp and Jo Ann Stolp of even date, to be recorded herewith.

[Redacted signature area]

which has the address of 215 Carolina Avenue Greenville South Carolina (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 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 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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