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GREENVILLE

BOOK 1420 PAGE 151

# MORTGAGE

THIS MORTGAGE is made this 21st day of December, 19 77, between the Mortgagor, John R. Gray, Jr. and Kay M. Gray (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-FIVE THOUSAND FIVE HUNDRED AND NO/100 (\$35,500.00) - - - - - Dollars, which indebtedness is evidenced by Borrower's note dated December 21, 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 June 1, 2007

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 located in the State of South Carolina, County of Greenville, in Chick Springs Township, located about one mile west from Greer, at the southeast intersection of Bent Creek Drive and Bowers Circle, being known and designated as all of Lot No. 31 on plat entitled KING ACRES, made by John A. Simmons, Surveyor, dated August 10, 1963, and recorded in Plat Book YY, page 153, R.M.C. Office for Greenville County, to which plat reference is hereby made for a more complete description as to metes and bounds.

The above described property is subject to restrictions recorded in Deed Book 734, page 239, R.M.C. Office for Greenville County, and any easements indicated on said plat.

This being the same property conveyed to mortgagors by deed of Albert S. Bossler and Mary L. Bossler dated August 3, 1973, and recorded August 6, 1973, in Deed Book 981, page 127, R.M.C. Office for Greenville County.

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which has the address of 305 Bent Creek Drive, King Acres, Greer, South Carolina 29651 (herein "Property Address"); (Street) (City) (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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SOUTH CAROLINA—1 to 4 Family—6/75—FNMA/FHLM/C UNIFORM INSTRUMENT

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