



# MORTGAGE

THIS MORTGAGE is made this 11th day of July, 1978, between the Mortgagor, J. Lake Williams, Jr.

(herein "Borrower"), and the Mortgagee, Home Savings and Loan Association of the Piedmont, a corporation organized and existing under the laws of South Carolina, whose address is 208 East First Avenue, Easley, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty-One Thousand Three Hundred and no/100 (\$21,300.00) Dollars, which indebtedness is evidenced by Borrower's note dated July 11, 1978 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on July 1, 1993.

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, with the buildings and improvements thereon, situate, lying and being in the City of Greenville, County of Greenville, State of South Carolina, being shown as Lot No. 17 on Plat of Property of B. E. Geer, recorded in Plat Book H, at Page 177, in the RMC Office for Greenville County. Said lot has a frontage of 55 feet on the Southern side of Ashley Avenue, a depth of 200 feet on the East, 200 feet on the West and is 55 feet across the rear; this being the identical property conveyed to J. Lake Williams, Jr. by deed of Edna H. Williams Schultz dated July 3, 1975, of record in Volume 1020, at page 943, in the RMC Office for Greenville County, South Carolina. Deed was recorded on July 9, 1975."

Home Savings and Loan Association  
P. O. Drawer 72  
Easley, S. C. 29640



which has the address of 19 Ashley Avenue Greenville, S. C. 29609 (herein "Property Address");

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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