

RECORDED
S. C.
AUG 24 1979
GREENVILLE

1415 180

MORTGAGE

THIS MORTGAGE is made this 23rd day of August, 1979, between the Mortgagor, Ronald Massey and Sheila M. Massey, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association, a corporation organized and existing under the laws of the United States of America, whose address is 301 College Street, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Forty-five thousand one hundred twenty and 22/100 Dollars, which indebtedness is evidenced by Borrower's noted dated August 23, 1979, (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 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 certain piece, parcel or lot of land, with all improvements thereon, or hereafter to be construed thereon, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot No. 16 Devenger Place, Section 7, as shown on plat thereof prepared by Dalton & Neves Co., Engineers, dated September, 1975, and recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 5-P, at page 3, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Richfield Terrace at the joint front corner of Lots 15 and 16 and running thence with the line of said lots S. 3-49 E. 150 feet to an iron pin, joint rear corner of said lots; thence with the rear line of Lot No. 16 N. 86-11 E. 90 feet to an iron pin, joint rear corner of Lots 16 and 17; thence with the line of said lots N. 3-49 W. 150 feet to an iron pin in the southern side of Richfield Terrace, joint front corner of said lots; thence with the southern side of Richfield Terrace S. 86-11 W. 90 feet to an iron pin, the point of beginning.

This is the same property conveyed to the Mortgagors by deed of Robert Allan Monk and Elsie M. Monk by deed of even date recorded herewith.

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which has the address of Route 4 Richfield Terrace, Greer, S. C. 19651 (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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