



MORTGAGE

THIS MORTGAGE is made this x fifth day of May, 1980, between the Mortgagor, Harold T. Loftis, (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 Three Thousand Eight Hundred Nine Dollars and 88/100 Dollars, which indebtedness is evidenced by Borrower's note dated May 5, 1980, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on May, 1983.....;

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:

Beginning at a point on the northern side of Banner Drive, the joint front corner of Lots Nos. 12 and 13, and running thence along the joint line of said lots, N. 30-30 W. 150 feet to a point in the line of property now or formerly of Hill, joint rear corner of Lots 12 and 13; and running thence with the line of said property, N. 59-30 E. 85 feet to a point, the joint rear corner of Lots Nos. 11 and 12; thence along the joint line of said lots, S. 30-30 E. 150 feet to a point on the northern side of said Banner Drive, joint front corner of Lots 11 and 12; thence along the northern side of said Banner Drive, S. 59-30 W. 85 feet to the point of beginning; being one of the lots conveyed to me by Malcolm G. Thruston as Committee for Lula B. Thruston by deed dated June 28, 1960, recorded in the R.M.C. office for Greenville County in Deed Vol. 654, at page 29.

This being the same property conveyed to the mortgagor herein by deed of L.M. Brown and recorded in the RMC office for Greenville County on Sept. 19, 1960 in Deed Book 659 and page 167.



which has the address of 116 Banner Drive, Greenville, South Carolina 29611
(Street) (City)
(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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