

GRANT FILED
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SOUTH CAROLINA

MORTGAGE

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THIS MORTGAGE was made this First day of October 1980, between the Mortgagor, McShenda, A South Carolina General Partnership (herein "Borrower"), and the Mortgagee, HERITAGE FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of the United States of America, whose address is 201 West Main Street, Laurens, S.C. 29360 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Two Hundred Twenty-Five Thousand and No/100 (\$225,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated (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, 2005.

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:

TRACT I: ALL that certain piece, parcel or lot of land located in Austin Township, Greenville County, State of South Carolina, located on the east side of Hedge Street in the town of Simpsonville, and being known and designated as Lot #6 on map number 1 in a division of the Estate of A. R. Hunter, deceased, as made by W. J. Riddle, Surveyor, and being recorded in the Greenville County R.M.C. Office. The said lot of land being at a corner on the North side of Hedge Street and runs thence N. 65-31 E. 155.5 feet to corner; thence S. 20-42 E. 60 feet to corner; thence S. 65-38 W. 155.6 feet to corner on Hedge Street; thence N. 20-42 W. 65.8 feet to the beginning corner and being the lot of land second described in a deed from Martha J. Hunter and other to P. W. Hunter, deed dated October 20, 1947, recorded in Deed Book 328, at page 189, R.M.C. Office for Greenville County. It is likewise the identical lot of land conveyed to D. E. Verdin by P.W. Hunter by deed dated January 23, 1948, recorded in the R.M.C. Office for Greenville County in Vol. 334, Page 155. ALSO, all that piece, parcel or lot of land in Austin Township, Greenville County conveyed to H. W. Abbott by J. T. Goodwin & J. C. Goodwin and recorded in Deed Book 397, page 231, December 5, 1949. This lot joins the above mentioned lot on Hedge Street and has a width of 2.8 feet and running back the entire depth of Goodwin property to a point on the line of property now or formerly owned by T. T. Todd.

TRACT II: ALL that piece, parcel or lot of land, lying and being in Austin Township, Greenville County, State of South Carolina, and located on the North side of East Curtis Street in the Town of Simpsonville at the intersection with Hedge Street, containing (3,540 Sq. Yds.) five sevenths of an acre more or less, and measuring on Curtis Street 153 feet, and on West Hedge Street 207-3/4 feet and on the north 153 feet, and on the east 209 feet, being bounded on the south by Curtis Street, (continued on attached sheet)

which has the address of Curtis Street, Simpsonville, [Street] [City] S.C. 29681 (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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