201524 22692

## **MORTGAGE**

THIS MORTGAGE is made this 14th day of November 19 80, between the Mortgagor, Michael W. Chewning and Glenda Sue Chewning (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 <u>Twelve thousand three</u> hundred and 00/100 (\$12,300.00)----- Dollars, which indebtedness is evidenced by Borrower's note dated <u>November 14, 1980</u>, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on <u>December 1</u>, 1995...;

All that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, on the southern side of Confederate Avenue and being known and designated as Lot 19 on a plat of Sheffield Forest recorded in the RMC Office for Greenville County in Plat Book AAA at page 47, reference being craved to said plat for a more particular metes and bounds description.

This is the same property conveyed to the mortgagors by deed of Richard W. Borry, Jr. recorded in the RMC Office for Greenville County in Deed Book 1/37 at page 39 on November 17, 1980.

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which has the address of 707 Confederate Avenue Taylors (City)

S. C. 29687 (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.

SOUTH CAROLINA — 1 to 4 Family-6/75-FNMA/FHLMC UNIFORM INSTRUMENT (with amendment adding Para 24)

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