

1980 11140
S. MORTGAGE

THIS MORTGAGE is made this 19th day of December, 1980, between the Mortgagor, Roy L. Almond (herein "Borrower"), and the Mortgagee, GREER FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 107 Church Street, Greer, South Carolina 29651 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of TWENTY THOUSAND AND NO/100THS Dollars, which indebtedness is evidenced by Borrower's note dated December 19, 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 December 1, 2009.

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 all buildings and improvements thereon, in O'Neal Township, Greenville County, South Carolina, being a portion of property of M.C. Kelley and R.B. McAtee, and having the following metes and bounds to-wit:

BEGINNING at an iron pin at the Southwestern corner of Lot No. 1 on a plat of the property of Kelley and McAtee in or near Dogwood Circle and running thence N. 25-45 W. 195.6 feet to and iron pin at the rear corners of Lots No. 1 and 2 of said property; thence N. 30 E. 89.7 feet to an iron pin; thence N. 1-40 E. 95.8 feet to an iron pin; thence S. 20 E. 329.7 feet to an iron pin at the corner of Dogwood Circle; thence S. 78 W. 35 feet to a point; thence S. 49-50 W. 53.5 feet to the point of beginning.

This is the same conveyed to Roy Almond by deed of Kenneth W. Reed recorded in Deed Book 1114, page 375, on October 26, 1979.

which has the address of Lot 1, Dogwood Circle Greer South Carolina 29651 (herein "Property Address") (Street) (City) (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 seized 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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