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SONNERSLEY
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MORTGAGE

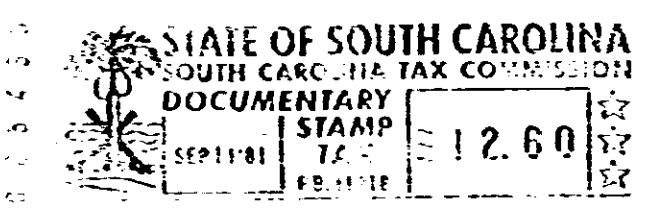
THIS MORTGAGE is made this tenth day of September, 1981, between the Mortgagor, Joan F. Carswell, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association, a corporation organized and existing under the laws of the United States of America, whose address is 301 College Street, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty-one Thousand Five Hundred and No/100 (\$31,500.00) Dollars, which indebtedness is evidenced by Borrower's note dated September 10, 1981, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on _____;

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: known as Tract No. 6 of the P. D. Roper Estate as shown by plat of Howard Caldwell dated November, 1941, and recorded in Plat Book "M" at Page 41, and thereon more fully described as follows:

BEGINNING at a point on the Finley Bridge Road; thence S. 38 W. 461 feet to a stake; thence S. 33-31 E. 189 feet to a stake; thence S. 24 W. 700 feet to a stone near branch; thence S. 36 W. 494 feet to corner; thence S. 14 E. 296 feet to Tract 8; thence with the line of Tract 8 and 7 N. 42 E. 1250 feet; thence N. 30 W. 146 feet to an iron pin; thence N. 58 E. 487 feet to point in center of Finley Bridge Road; thence with said road N. 34 W. 568 feet to the beginning corner.

DERIVATION: This being the same property conveyed to the Mortgagor herein by virtue of a deed from Floyd D. Freeman to Joan F. Carswell, recorded in the R.M.C. Office for Greenville County in Deed Book 1137 at Page 457 on November 18, 1980.



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which has the address of Route Four, Keeler Mill Road Travelers Rest, South Carolina 29690 (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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