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<u>9th</u> day of THIS MORTGAGE is made this _ 19 81, between the Mortgagor, Clarence H. West, III and Charlotte R. West _____, (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-nine thousand six hundred and no/100----- Dollars, which indebtedness is evidenced by Borrower's note dated October 9, 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 November 1 2008...;

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 _______, State of South Carolina: in the County of ___

ALL THAT piece, parcel or lot of land, with all improvements thereon or hereafter constructed thereon, situate, lying and being on the southern side of Ladbroke Road in the County of Greenville, State of South Carolina, being shown and designated as Lot No. 392 on Plat of Del Norte Estates, Section III, prepared by Piedmont Engineers and Architects, dated May 3, 1971, recorded in Plat Book 4N at pages 14 and 15 and being described more particularly in a more recent plat of Clarence H. West III and Charlotte R. West prepared by Freeland and Associates by James R. Freeland, R.L.S., dated October 6, 1981, and recorded in Plat Book 8-7 at page 97, to wit:

BEGINNING at a point on the western edge of Hibourne Court at the joint front corner of Lots 391 and 392 and running thence along the common line of said lots S73-14 W 140.2 feet to an iron pin at the joint rear corner of said lots; thence N 8-11 W 84.7 feet to an iron pin on the eastern side of Marchant Road; thence along said Road N 17-00 E 25.9 feet to an iron pin at the intersection of said Road and Ladbroke Road; thence along the curvature of said intersection N57-31 E39.6 feet to a point on the southern side of Ladbroke Road; thence along said Road S84-50 E 29.2 feet to an iron pin; thence continuing along said Road N 80-03 E 50 feet to an iron pin at the intersection of said Road and Hibourne Court; thence along the curvature of said intersection S65-34 E 31.8 feet to an iron pin on the western edge of Hibourne Court; thence along the western edge of saidCourt S 15-04 E 34 feet to an iron pin; thence along the curvature of the Cul-De-Sac of Mibourne Court S 11-02 W 50.9 feet to an iron pin, the point of beginning.

DERIVATION: Deed of George R. Richardson, Jr. and Sharon A. Richardson recorded in the R.M.C. Office for Greenville County on October in Book/156 at page 613.

which has the address of ___ 2 Ladbroke Road, Greenville,

South Carolina __(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)

AND THE PARTY OF