

MORTGAGE

1007-302

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THIS MORTGAGE is made this 7th day of November between the Mortgagor, Bechara Chkaiban and Therese Chkaiban (herein "Borrower"), and the Mortgagee, Carolina Federal Savings & Loan Assoc. a corporation organized and existing under the laws of South Carolina whose address is P.O. Box 10148 Greenville, South Carolina 29603 (herein "Lender").

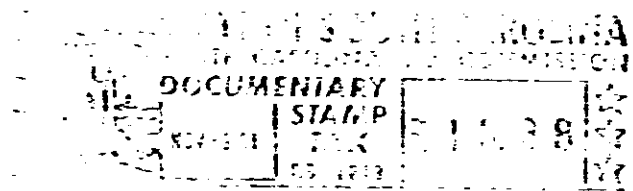
WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty four thousand six hundred ninety four & 82/100 Dollars, which indebtedness is evidenced by Borrower's note dated November 7, 1981 (herein "Note"), providing for monthly installments of principal and interest with the balance of the indebtedness, if not sooner paid, due and payable on August 1, 2007.

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 lot of land in the County of Greenville, State of South Carolina, near the City of Greenville, on the southern side of Mimosa Street, being shown as Lot No. 105 on plat of Heritage Hills made by Piedmont Engineering Service, recorded in the RMC Office for Greenville County in Plat Book YY at Page 187 and having according to said plat the following metes and bounds, courses and distances, to wit:

Beginning at an iron pin on the south side of Mimosa Street, 100 feet east from the southeast corner of Mimosa Street and Richbourg Road, the joint front corner of Lots Nos. 104 and 105, and running thence with the south side of said street, N. 65-53 E. 110 feet to an iron pin corner of Lot 106; thence with the line of said lot, S. 24-07 E. 180 feet to an iron pin in line of Lot No. 120; thence with the line of Lots 120 and 121, S. 65-53 W. 110 feet to an iron pin; corner of Lot No. 104, thence with the line of said lot N. 24-07 W. 180 feet to the beginning corner.

This is the same property conveyed to the mortgagors herein by deed of R. Lawrence Sheedy and Edith C. Sheedy dated November 24, 1981 and recorded in the RMC Office of Greenville County in Deed Book 1158 at Page 22.



which has the address of 302 Mimosa Drive, Greenville, S. C. 29615 (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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