

FILED
GREENVILLE CO. S. C.
OCT 5 4 35 PM '82
DONNIE S. TANKERSLEY
R.M.C.

BOOK 1532 PAGE 485

MORTGAGE

THIS MORTGAGE is made this 4th day of October, 1982, between the Mortgagor, C. Douglas Baird and Debra T. Baird, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association of South Carolina, 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").

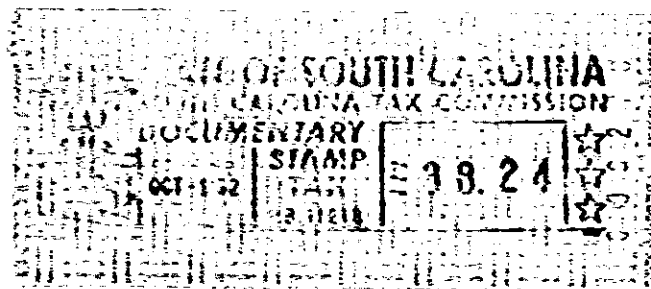
WHEREAS, Borrower is indebted to Lender in the principal sum of Ninety-Five Thousand Six Hundred and 00/100 Dollars, which indebtedness is evidenced by Borrower's note dated October 4, 1982, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on October 4, 1983.....;

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, situate, lying and being on the western side of Long Point Way, in Austin Township, Greenville County, South Carolina, being shown and designated as Lot 74, HOLLY TREE PLANTATION, made by Enwright Associates, Inc., Engineers, dated May 28, 1973, recorded in the RMC Office for Greenville County, S. C. in Plat Book 4X at Pages 32 through 37, inclusive, reference to which is hereby craved for the metes and bounds thereof.

This being the same property conveyed to the Mortgagor, Debra T. Baird, by Deed of C. Francis Dawes and Margaret P. Dawes, dated and recorded on July 9, 1982, in the RMC Office for Greenville County, S. C. in Deed Book 1169-891.

Mortgagee's address: 301 College Street, Greenville, S. C. 29601



SC 29681

which has the address of Lot 74, Long Point Way Simpsonville,
(Street) (City)
S. C. 29681
(State and Zip Code) (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 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.