CPERNY LIE CC S.C.

VOL 1643 FASE 931

Contract Contract

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MORTGAGE

DUMMIE I I MORSLEY R.M.C.

THIS MORTGAGE is made this 9th Edwin R. Watkins and Barbara O. Watkins 19____, between the Mortgagor, _ __ , (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 Thirty Five Thousand & no/100 ___Dollars, which indebtedness is evidenced by Borrower's ____, (herein "Note"), providing for monthly installments of principal note dated _ and interest, with the balance of the indebtedness, if not sooner paid, due and payable on ____ February 1, 2014

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 ____, State of South Carolina. Greenville in the County of ____

ALL that certain piece, parcel or lot of land, situate, lying and being in Austin Township, Greenville County, State of South Carolina being known and designated as lot. No. 33 in the subdivision known as Greenbrier, plat thereof being recorded in the Greenville County R.M.C. office and being more fully described as follows:

BEGINNING at an iron pin on the north side of Greenbrier Drive at corner of lot No. 32 and running thence N. 35-30 W. 222.7 feet to an iron pin; thence S. 57-17 W. 100 feet to an iron pin; thence S. 35-30 E. 235.7 feet to an iron pin on Greenbrier Drive; thence N. 49-50 E. 100 feet to the beginning corner, and being the same property conveyed to grantor by deed recorded in Deed Book 686 at Page 454 in the Greenville County R.M.C. Office.

This being the same property conveyed to the mortgagors herein by deed of Lou G. Barnes dated May 3rd, 1963 and recorded in the RMC Office for Greenville County in Deed Book 722 at Page 415 on May 13, 1963.

TAX

which has the address of __212 Greenbriar Drive (Street)

Simpsonville (City)

29681

_(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)

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