

## MORTGAGE

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GREENVILLE FILED  
 THIS MORTGAGE is made this 12 day of December  
 19 84, between the Mortgagor, JAMES A. WILLIAMS and DOROTHY P. WILLIAMS  
 (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 P.O. Box 608, 301 College St., Greenville, South Carolina 29602 (herein "Lender").

WHEREAS Borrower has entered into a Note/Agreement (herein "Note") with Lender dated December 5, 1984  
 under which the Lender agrees to lend to the Borrower up to a total amount outstanding at any point in time of FORTY  
THOUSAND AND NO/100 (\$ 40,000.00) Dollars which indebtedness is payable in monthly install-  
 ments of principal and interest as provided in the Note.

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 in  
 Greenville County, South Carolina, being shown as Lot 73 on plat of  
 SPRINGFIELD recorded in the RMC Office for Greenville County, S.C.,  
 in Plat Book 3-B at Page 14, and having, according to said plat, the  
 following metes and bounds, to-wit:

BEGINNING at an iron pin on the north side of Gates Avenue at the  
 joint front corner of Lots 72 and 73 and running thence with the line  
 of said lots N. 13-26 E. 190 feet; thence S. 73 E. 125 feet; thence  
 S. 12-58 W. 180.3 feet to a point on Gates Avenue; thence with Gates  
 Avenue N. 76-50 W. 125 feet to the point of beginning.

ALSO: ALL that piece, parcel or tract of land adjoining the above  
 described lot and having, according to a plat of Property of James A.  
 Williams made by T. H. Walker, Jr., Surveyor, February 23, 1974, the  
 following metes and bounds, to-wit:

BEGINNING at an iron pin on the north side of Gates Avenue at the  
 southeast corner of Lot 73 and running thence with the line of Lots  
 73 and 26, N. 12-58 E. 180 feet and N. 12-48 E. 190 feet to a point  
 on Blue Ridge Drive; thence with Blue Ridge Drive S. 66-49 E. 125  
 (Continued on Page 3)

which has the address of Route 1, Box 38, Blue Ridge Drive, Travelers Rest,  
 [Street]  
 South Carolina 29690 (herein "Property Address");  
 [Zip Code]

TO HAVE AND TO HOLD unto Lender and Lender's successors and assigns, forever, together with all the improve-  
 ments and/or fixtures now or hereafter erected on the property, and all easements, rights, appurtenances and rents, all of  
 which 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 hereinafter 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, and that the Property is unencumbered, except for such encumbrances, declarations, easements or  
 restrictions of record identified herein or otherwise expressly acknowledged by Lender. Borrower covenants that Borrower  
 warrants and will defend generally the title to the Property against all claims and demands, subject to the aforesaid  
 encumbrances of record.

Borrower and Lender covenant and agree as follows:

- 1. Payment of Principal and Interest.** Borrower shall promptly pay when due the principal and interest indebtedness  
 evidenced by the Note and other charges as provided in the Note and this Mortgage.
- 2. Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender shall be  
 applied by Lender first to late charges due, then to interest payable on the Note, and then to the principal of the Note.
- 3. Prior Mortgages; Charges; Liens.** Borrower shall perform all of Borrower's obligations under any Mortgage or other  
 security agreement with a lien which has priority over this Mortgage, including Borrower's covenants to make payments  
 when due. Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable  
 to the Property which may attain a priority over this Mortgage, and leasehold payments or ground rents, if any.
- 4. Hazard Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured  
 against loss by fire, hazards including within the term "extended coverage", and such other hazards as Lender may require  
 and in such amounts and for such periods as Lender may require.

The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided,  
 that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form  
 acceptable to Lender and shall include a standard mortgage clause in favor of and in a form acceptable to Lender. Lender  
 shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage or other security  
 agreement with a lien which has priority over this Mortgage.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of  
 loss if not made promptly by Borrower.

If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice  
 is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized  
 to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums  
 secured by this Mortgage.