

RECORDING FEE
PAID \$ 3.50

5. 14.40

Dec 23 12 41 PM '75

DONNIE S. TANKERSLEY
R.M.C.

BOOK 1356 PAGE 580

MORTGAGE

THIS MORTGAGE is made this 23rd day of December, 1975, between the Mortgagor, Jerald C. Rollins and Sharlene B. Rollins

(herein "Borrower"), and the Mortgagee, South Carolina Federal Savings & Loan Association, a corporation organized and existing under the laws of South Carolina, whose address is 115 East Camperdown Way, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty Six Thousand and 00/100 (\$36,000.00) - - Dollars, which indebtedness is evidenced by Borrower's note of even date herewith (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, 2005

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 lying in the State of South Carolina, County of Greenville, shown as lot 191 on Plat of Forrester Woods Subdivision, Section 4, recorded in Plat Book 4 R, at page 68 and being more particularly described as follows:

BEGINNING at a point on Royal Oak Road at the joint front corner of Lots 191 and 192 running along the joint line of said lots South 30-58 East to a point at the rear lot lines and thence running South 63-04 West 168.8 feet along the joint lines of Lots 190 and 191 to a point on Royal Oak Court; thence running North 19-2 West 96.5 feet to a point; thence running North 24-11 East 36.4 feet to a point on Royal Oak Road; thence running North 67-25 East 120 feet to the point of beginning.



5. 14.40

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 in the event 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 easements and restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal and Interest.** Borrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, prepayment and late charges as provided in the Note, and the principal of and interest on any Future Advances secured by this Mortgage.

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