R.M.C.

MORTGAGE

BEEN 1358 FASE 625

THIS MORTGAGE is made this 21st day of between the Mortgagor, Frank P. Hammond

January

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(herein "Borrower"), and the Mortgagee, GREER FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 107 Church Street, Greer, South Carolina 29651 (herein "Lender").

Whereas, Borrower is indebted to Lender in the principal sum of Forty Thousand and No/100

Dollars, which indebtedness is evidenced by Borrower's note dated (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on June 1, 2001

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 the State of South Carolina, County of Greenville, being known and designated as a portion of Lot No. 11 of Block A on a plat of Hillandale Heights recorded in the RMC Office for Greenville County, S. C., in Plat Book Y, at page 113, and being more fully shown on a plat entitled "Survey for G. H. Becker and Margaret Becker", dated May 14, 1974, prepared by Piedmont Engineering and Architects, and having, according to said plat, the following metes and bounds, to-wit:

Beginning at an iron pin on the northwestern side of Crestline Road, joint front corner of Lots Nos. 11 and 12 and running thence with the joint line of said lots, N. 57-54 W. 268.5 feet to an iron pin; running thence in a southwesterly direction 17.3 feet to an iron pin at the corner of Lot No. 2; running thence with the line of Lot No. 2, S. 13-15 W. 30.15 feet to an iron pin; running thence along the line of Lot No. 11, S. 55-45 E. 256.5 feet to an iron pin on the northwestern side of Crestline Road; running thence with the northwestern side of Crestline Road, N. 29-07 E. 53.99 feet to the point of beginning.

ALSO, All that lot of land situate on the northwest side of Crestline Road, near the City of Greenville, in Greenville County, South Carolina, being shown as Lot No. 12 of Block A, on plat of Hillandale Heights, made by T. M. Welborn, Surveyor, October 7, 1950, revised by J. C. Hill, February 15, 1949, recorded in the RMC Office for Greenville County, S. C., in Plat Book Y, at page 113, and having, according to said plat, the following metes and bounds, to-wit:

Beginning at an iron pin on the northwest side of Crestline Road, at joint front corner of Lots 11 and 12 and running thence along the line of Lot 11, N. 57-54 W. 268.5 feet to an iron pin; thence N. 13-15 E. 110.2 feet to an iron pin; thence with the line of Lot 13, S. 55-21 E. 304 feet to an iron pin on the northwest side of Crestline Road; thence along the northwest side of Crestline Road, S. 32-23 W. 89 feet to the beginning corner. Which has the address of Crestline Road Greenville

S. C.

(herein "Property Address");

(State and Zio 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.