

Greer Federal Savings & Loan Association
P. O. Box 969
Greer, South Carolina 29651

MAIL TO
GADDY & DAVENPORT
P. O. BOX 10267
GREENVILLE, S. C.

MORTGAGE

FILED
GREENVILLE CO. S. C.
SEP 29 4 39 PM
RECEIVED
MORTGAGES

THIS MORTGAGE is made this 29th day of September, 1976, between the Mortgagor, Donald E. Cromer and Wilma F. Cromer

(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 Twenty-Three Thousand Four Hundred and No/100 (\$23,400.00) Dollars, which indebtedness is evidenced by Borrower's note dated September 29, 1976 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on September 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 certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, Chick Springs Township, located near Pleasant Grove Baptist Church and being shown as all of Lot 16 and a small strip from the adjoining side of Lot No.17 and being shown on plat made for John H. Greer, by H. S. Brockman, Surveyor, dated July 16, 1957, recorded in Plat Book PP, Page 121, Greenville County RMC Office, and having the following courses and distances, to-wit:

BEGINNING at an iron pin on the northeast side of Oak Forest Drive at the joint front corner of Lots 15 and 16 and running thence N. 38-45 W. 95.4 feet along the said drive to old corner at the joint front corner of Lots 16 and 17; thence still with Oak Forest Drive, N. 38-45 W. 8.5 feet to new corner in front line of Lot No.17; thence a new line N. 53-26 E. 179 feet to the joint rear corner of Lots 16 and 17; thence S. 31-58 E. 94.8 feet along the line of Lot No.12 to an iron pin at the joint rear corner of Lots 15 and 16; thence S. 50-15 W. 168 feet as the joint line of Lots 15 and 16 to the beginning corner.

This is the identical property conveyed to the mortgagors herein by deed from Greer Federal Savings & Loan Association dated September 29, 1976, to be recorded herewith in the RMC Office for Greenville County.



which has the address of 111 Oak Forest Drive Greer,
(Street) (City)
South Carolina, 29651 (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 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.

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