

FILED
GREENVILLE CO. S. C.

MORTGAGE

THIS MORTGAGE is made this 25th day of March, 1977, between the Mortgagor, **Ophelia B. Spencer** (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").

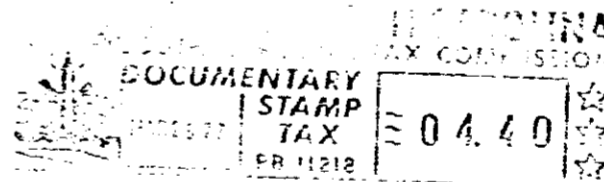
WHEREAS, Borrower is indebted to Lender in the principal sum of **- ELEVEN THOUSAND AND NO/100 (\$11,000.00) - - - - -** Dollars, which indebtedness is evidenced by Borrower's note dated **March 25, 1977** (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on **March 1, 1992**;

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 parcel or lot of land situated on the north side of State Highway No. 290 (Greer-Locust Hill Road), about three (3) miles from the City of Greer, O'Neal Township, Greenville County, State of South Carolina, and containing one (1) acre, more or less, and having the following courses and distances, to-wit:

BEGINNING at an iron pipe on the north bank of said highway, corner of the Lanford line, and running thence N. 36-15 E. 250 feet to an iron pipe; thence N. 50-45 W. 163 feet to a stake; thence S. 32-54 W. 295 feet to an iron pipe on the north side of the highway; thence along said highway S. 67-35 E. 150 feet to the beginning corner.

This being the same property conveyed to mortgagor by deed of Charles A. Spencer dated March 13, 1969, and recorded March 18, 1969, in Deed Book 864 at page 187, R.M.C. Office for Greenville County.



which has the address of **Route 1, Highway 290,** **Taylors,**
(Street) (City)
South Carolina 29687 (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.

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