P.O. Box 408
Grville, SC.

FILED
GREENVILLE CO. S.C.
72 6 11 38 AM
DONNIE S. TANKERSLEY
R.M.C.

BOOK 1393 PAGE 943

FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF GREENVILLE

State of South Carolina
COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

To All Whom These Presents May Concern:

I, Carl E. Watkins (hereinafter referred to as Mortgagor) (SEND(S) GREETINGS:

WHEREAS, the Mortgagor is well and truly indebted unto FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF GREENVILLE, SOUTH CAROLINA (hereinafter referred to as Mortgagee) in the full and just sum of

Nineteen Thousand One Hundred Eighty-four and 81/100 ($ 19,184.81)

Dollars, as evidenced by Mortgagor's promissory note of even date herewith, which note does not a provision for escalation of interest rate (paragraphs 9 and 10 of this mortgage provides for an escalation of interest rate under certain conditions), said note to be repaid with interest as the rate or rates therein specified in installments of

One Hundred Sixty-nine and 85/100 ($ 169.85) Dollars each on the first day of each month hereafter, in advance, until the principal sum with interest has been paid in full, such payments to be applied first to the payment of interest, computed monthly on unpaid principal balances, and then to the payment of principal with the last payment, if not sooner paid, to be due and payable 21 years after date; and

WHEREAS, said note further provides that if at any time any portion of the principal or interest due thereunder shall be past due and unpaid for a period of thirty days, or if there shall be any failure to comply with and abide by any By-Laws or the Charter of the Mortgagee, or any stipulations set out in this mortgage, the whole amount due thereunder shall, at the option of the holder thereof, become immediately due and payable, and said holder shall have the right to institute any proceedings upon said note and any collaterals given to secure same, for the purpose of collecting said principal due, and interest, with costs and expenses for proceedings; and

WHEREAS, the Mortgagor may hereafter become indebted to the Mortgagee for such further sums as may be advanced to the Mortgagor's account for the payment of taxes, insurance premiums, repairs, or for any other purpose;

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of said debt and to secure the payment thereof and any further sums which may be advanced by the Mortgagee to the Mortgagor's account, and also in consideration of the sum of Three Dollars ($3.00) to the Mortgagor in hand well and truly paid by the Mortgagee at and before the sealing of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold, and released, and by these presents does grant, bargain, sell and release unto the Mortgagee, its successors and assigns, the following described real estate:

All that certain piece, parcel, or lot of land, with all improvements thereon, or hereafter to be constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, known as Lot 15, Lake Lora, as shown on plat recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 4-F at Page 35, and being, according to said plat, more particularly described as follows, to-wit:

BEGINNING at an iron pin on Lora Lane, joint front corner with Lot 14, thence along common line with Lot 14, South 61-27 West 195 feet to an iron pin, and continuing along said course 10 feet to the center of the branch, the rear property line; thence along the center of said branch and following the meanderings of same, the traverse of which is North 40-32 West 114.3 feet to an iron pin; thence leaving said branch, 10 feet to iron pin and 263.3 feet along common line with property now or formerly owned by J. E. Huff and B. E. Huff, North 66-47 East to an iron pin on Lora Lane, a 50 foot street; thence along the curve of said street South 4-12 East 22.2 feet to an iron pin thence continuing along said street South 4-08 East 75.8 feet to an iron pin, the point of BEGINNING; and being bounded on the East by Lora Lane, on the South by Lot 14, on the West by the branch and on the North by lands now or formerly owned by J. E. Huff and B. E. Huff.

The above described property was conveyed to Joe E. Hawkins and Joseph H. McCombs by B. E. Huff on March 3, 1972 and recorded March 7, 1972, in the R.M.C. office for Greenville County in Deed Book 937 at Page 500. Joe E. Hawkins conveyed his interest in said lot to Joseph H. McCombs on March 27, 1973, and recorded March 28, 1973, in the R.M.C. Office for Greenville County in Deed Book 971 at Page 281. This property was conveyed even date from Joseph McCombs to Carl E. Watkins and recorded simultaneously. This property is conveyed subject to easements and rights of way appearing of record and/or on the premises and also restrictions as appear in above referenced deed from B. E. Huff to Joe Hawkins and Joseph H. McCombs.

SOUTH CAROLINA DOCUMENTARY 10 DOLLARS | SOUTH CAROLINA DOCUMENTARY 1 DOLLAR | SOUTH CAROLINA DOCUMENTARY 1 DOLLAR | SOUTH CAROLINA DOCUMENTARY 10 CENTS

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