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MORTGAGE

THIS MORTGAGE is made this 3rd day of June, 1983, between the Mortgagor, John L. and Barbara D. Calmes, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association of South Carolina, a corporation organized and existing under the laws of the United States of America, whose address is 301 College Street, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Sixty-five thousand and no/100ths-----\$65,000.00--Dollars, which indebtedness is evidenced by Borrower's note dated June 3, 1983, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on July 1, 2013

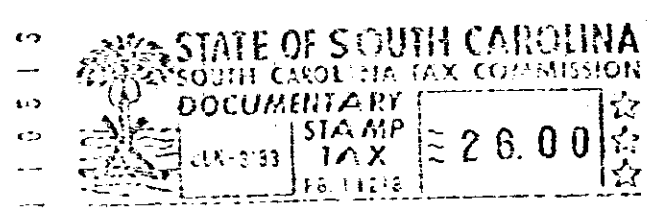
TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 situate, lying and being in the State of South Carolina, County of Greenville, known and designated as lot #12 of a subdivision known as "Club Forest" as shown on Plat of Club Forest and recorded in the RMC office for Greenville County in Plat book 9F at page 15, with the following metes and bounds;

BEGINNING at an iron pin at the joint front corner of lots 12 and 13 and running S. 39-33 W. 106.38 feet to an iron pin, being the joint front corner of Lots 12 and 11; thence running S. 52-33 W. 186.95 feet to an iron pin, being the joint rear corner of lots 12 and 11; thence continuing N. 45-18 W. 27.11 feet to an iron pin, thence continuing along the rear line N. 37-27 W. 79.46 feet to an iron pin, being the joint rear lots of 12 and 13; thence turning N. 52-33 E. 186.74 feet to an iron pin, the point of beginning.

THIS property was conveyed to the Mortgagors by deed of College Properties, Inc. dated September 30, 1982 and recorded in the RMC Office for Greenville County on October 7, 1982 in Volume 1175 at page 221.

THIS property is subject to any restriction, reservations, setback lines, rights-of-ways, zoning ordinances or easements that may appear of record, on the recorded plat(s), or on the premises.



which has the address of Lot 12 Club Forest Greenville,
(Street) (City)
South Carolina (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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