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MORTGAGE

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R.M.C

THIS MORTGAGE is made this 9th day of September, John C. Yacobi and Nancy B. Yacobi , (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").

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 ________, State of South Carolina.

ALL that certain piece, parcel or lot of land, with all improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot #147, Hollow Oak Drive, Peppertree Subdivision, Section #2, as shown on a plat dated June 16, 1972, recorded in Plat Book 4R at Page 19, as revised by a plat recorded in Plat Book 4X Page 3, and having, according to said revised plat, the following metes and bounds, to-wit:

BEGINNING at a point located on the eastern side of the cul-de-sac right-of-way at the end of Hollow Oak Drive, a joint corner of Lots #147 and #148; thence N. 63-00 E. 130.0 feet to a point; thence S. 17-16 E. 121.2 feet to a point; thence N. 86-12 W. 140.0 feet to a point on said right-of-way; thence along said right-of-way N. 3-17 W. 25.0 feet; thence N. 25-30 W. 25.0 feet to the point of beginning.

This being the same property to the mortgagors by deed of Jo Anne Gallagher, Exec Trustee recorded SEptember 9, 1983 at 1196 at page 61.

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which has the address of 1005 Hollow Oak Dr., Taylors

S.C. 29687 (herein "Property Address");

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.

SOUTH CAROLINA — 1 to 4 Family-6/75-FNMA/FHEMC UNIFORM INSTRUMENT (with amendment adding Para. 24)

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