

ORIGINAL FILED
FOR S.C.
RECORDED

1983-11-23

MORTGAGE

THIS MORTGAGE is made this 23rd day of November 1983, between the Mortgagor, John S. Austin, Jr. and Debra R. Austin (herein "Borrower"), and the Mortgagee, FIRST PIEDMONT FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of South Carolina, whose address is 210 South Limestone Street - Gaffney, South Carolina 29340 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Sixty-two Thousand and NO/100 (\$62,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated November 23, 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 November 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, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, and being known and designated as Lot 21, on Plat of Colony Subdivision made by Lindsey and Associates, dated November 16, 1979 and recorded in Plat Book 7C at Page 87. Said Plat specifically referred to for a more complete property description.

DERIVATION: See Deed from Boyd C. Lister dated November 23, 1983 and recorded on even date herewith.

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which has the address of 20 Cottage Lane, Route 1, Taylors South Carolina 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 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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