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GREENVILLE S.C.
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WILSON R.M.C.

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MORTGAGE

THIS MORTGAGE is made this 10th day of January, 1984, between the Mortgagor, Julian Ray Pate (herein "Borrower"), and the Mortgagee, First Federal Savings & Loan Association of Anderson, S.C., a corporation organized and existing under the laws of South Carolina, whose address is 201 N. Main Street, Anderson, South Carolina 29621 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty-Four Thousand Dollars, which indebtedness is evidenced by Borrower's note dated January 10, 1984 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on February 1, 1999;

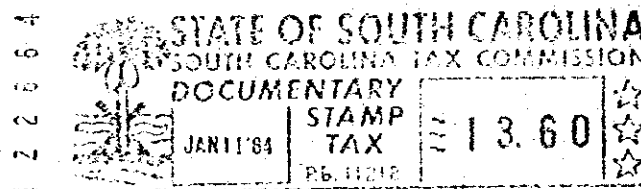
To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 piece, parcel or lot of land on Duncan Chapel Road, Paris Mountain Township, Greenville County, State of South Carolina, known and designated as a part of Tract No 22 according to a plat of record in the RMC Office for Greenville County in Plat Book "k" at Page 24, and plat by Clifford C. Jones, South Carolina Registered Professional Engineer and Land Surveyor, dated January 2, 1984, according to later plat, having the following metes and bounds:

BEGINNING at a point in Duncan Chapel Road at the NE corner of said property and running thence along said tract S. 05-12-W 781.3 feet to a point; thence N.76-25W. 60.6 feet to a point; thence N.10-37E. 190.0 feet to a point; thence N.00-53W 81.3 feet to a point; thence N. 16-08 W. 162.0 feet to a point; thence N. 11-38W. 385.43 feet to a point; bordering Duncan Chapel Road; thence following the border of Duncan Chapel Road S. 80-19 E. 221.86 feet to beginning corner, containing 3 acres, more or less, said tract being shown on the County Block Book as Lot # 3, Section 7, Page D-1.

Subject to the rights of the public in and to such portion of the above property as may lie within the bound of the Duncan Chapel Road; and further, subject to all rights of way, easements which may appear of record or exists upon the property.

This is the same property as conveyed to the mortgagor herein by deed of William M. Dickson, III, and May O. Fenwick dated July 1, 1982 as recorded in the RMC Office for Greenville County in Deed Book 1169 at page 598.



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which has the address of 1601 Duncan Chapel Road, Greenville, South Carolina 29605 (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.

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