

Security Federal

MORTGAGE

1984 230

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DONNE B. WALKERSLEY
R.M.C.

THIS MORTGAGE is made this 23 day of March 19 84, between the Mortgagor, Charles F. Sims, Jr. and Debra E. Sims (herein "Borrower"), and the Mortgagee, Security Federal Savings and Loan Association of South Carolina, a corporation organized and existing under the laws of the United States, whose address is 1233 Washington Street, Columbia, South Carolina, 29201 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of eighty-eight thousand and no/100 Dollars, which indebtedness is evidenced by Borrower's note dated March 23, 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 April 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 certain piece, parcel, or lot of land with the buildings and improvements thereon, lying and being on the northwesterly side of Sweetwater Road, near the City of Greenville, South Carolina, being known and designated as Lot No. 456 on plat entitled "Map 2, Section 2, Sugar Creek," as recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 7-X at Page 19, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northwesterly side of Sweetwater Road, said pin being the joint front corner of Lots 456 and 457 and running thence with the northwesterly side of Sweetwater Road N. 24-23-37 E., 70 feet to an iron pin; thence continuing with said road N. 25-40-13 E., 21.57 feet to an iron pin, the joint front corner of Lots 455 and 456; thence with the common line of said lots N. 63-03-10 W., 202.84 feet to an iron pin, the joint rear corner of Lots 455 and 456; thence S. 15-51 W., 101.73 feet to an iron pin, the joint rear corner of Lots 457 and 456; thence with the common line of said lots S. 65-36-23 E., 187.05 feet to an iron pin, the point of beginning.

This being same property conveyed unto Charles F. Sims, Jr. by deed of John Cothran Company, Inc., et.al. recorded in Deed Book 1141, page 688 in RMC Office, Greenville County, South Carolina on January 29, 1981 and deed of Charles F. Sims, Jr. to Debra E. Sims recorded on March 28, 1984, in Deed Book 1209, at page 23.

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which has the address of 408 Sweetwater Road, Greer, South Carolina 29651 (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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