

First Federal N.C. Loan
P.O. Box 468
Greenville, S.C.

03-3903798

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MORTGAGE

THIS MORTGAGE is made this 10th ^{was re} day of May, 1984, between the Mortgagor, Cathy Wojtek Smith

, (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").

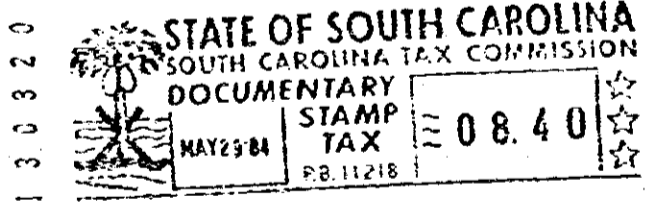
WHEREAS, Borrower is indebted to Lender in the principal sum of twenty thousand nine hundred & ninety two & 99/100ths - (\$20,992.99) -- Dollars, which indebtedness is evidenced by Borrower's note dated May 10, 1984, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on May 30, 1994

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 with the improvements thereon situate, lying and being in or near Travelers Rest, in the County of Greenville, South Carolina, and being more particularly described as Lot No. 31, as shown on Plat entitled Subdivision for Abney Mills, Renfrew Plant, Travelers Rest, South Carolina, made by Dalton & Neves, Engineers, Greenville, South Carolina, January 1959, and recorded in the R.M.C. Office for Greenville, County in Plat Book QQ at page 53. According to said plat the within described lot is also known as No. 8 Renfrew Avenue, and fronts thereon 65 feet.

This conveyance is made subject to any restrictions, right-of-way, or easements that may appear of record on the recorded plat or on the premises.

This being the same property conveyed to the mortgagor(s) herein by deed of Mary Jean Taylor, and recorded in the RMC Office for Greenville County, on 5-2-84, in Deed Book 1211, and page 778.



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which has the address of 2 Robbie Street Travelers Rest,
(Street) (City)
South Carolina 29690 (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 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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