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GREENVILLE CO. S. C.  
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MORTGAGE

BOOK 71 PAGE 1859  
VOL 1404 PAGE 250

LONNIE S. TAYLOR  
THIS MORTGAGE is made this 24th day of April 1979 between the Mortgagee, Walter H. Kneece, Jr. and Betty J. Kneece (hereinafter "Borrower") and the Mortgagee, Carolina Federal Savings and Loan Association, a corporation organized and existing under the laws of South Carolina, whose address is P.O. Box 10143, Greenville, S.C. (hereinafter "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Seventy five thousand and no/100's (\$75,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated April 24, 1979 (hereinafter "Note"), providing for monthly installments of principal and interest with the balance of the indebtedness, if not sooner paid, due and payable on August 1, 2009.

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 (hereinafter "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:

THIS is the same property conveyed to Walter H. Kneece, Jr. and Betty A. Kneece from Helen J. Croston and Hugh B. Croston, Jr., as Co-Executors and Trustees under the Will of Hugh B. Croston, deceased, and H. Caldwell Farper by deed dated March 14, 1979 and recorded March 15, 1979 in the REC Office for Greenville County in Deed Book 1098 page 467.

As the address of Ponders Road Greenville SEP 29 1980  
South Carolina 29607 (hereinafter "Property Address") Block Book No. 547.4-1-1.2

To Have AND TO HOLD unto 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, as the leasehold estate in this Mortgage is or is a leasehold, are hereinafter 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, during and after the term of this Mortgage, defend and protect generally the title to the Property against all claims and demands, subject to any declaration of eminent domain or condemnation listed in a schedule of encumbrances to coverage in any title insurance policy issued by Lender's title insurer.

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(S.C.)

*[Handwritten Signature]*

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