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R.H.C MORTGAGE

13th THIS MORTGAGE is made this

September

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between the Mortgagor, John S. Rollins

(herein "Borrower"), and the Mortgagee, GREER FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 107 Church Street, Greer, South Carolina 29651 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty-eight Thousand and no/100 (\$28,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated September 13, 1977 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on September 1, 1997

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: in O'Neal Township, Greenville County, State of South Carolina, situated on the east side of the O'Neal Road, new S. C. Highway No. 101 about one and one-half miles north of O'Neal and containing One and 6/10 Acres, more or less, having the following metes and bounds:

BEGINNING at an iron pin on Lee Walls line on the east side of O'Neal Road and running thence with the Highway N. 25-00 W. 230 feet to an iron pin; thence, N. 63-35 E. 300 feet to an iron pin; thence S. 25-30 E. 203 feet to an iron pin on Walls' line; thence S. 59-30 W 302 feet to beginning corner.

This is the identical property conveyed to John S. Rollins by deed of Charlotte C. Rollins on October 8, 1959 and duly recorded in Deed Book 636 at page 449 on October 16, 1959 in the R.M.C. Office for $^{
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which has the address of Route 3, Greer, South Carolina

(City)

29651 (herein "Property Address"); South Carolina

(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 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.