## **MORTGAGE**

THIS MORTGAGE is made this 13th day of February between the Mortgagor, Reginald C. Harvey and Carol C. Harvey

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(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 Thirty-Nine Thousand Five Hundred Fifty and No/100 (\$39,550.00)----- Dollars, which indebtedness is evidenced by Borrower's note dated February 13, 1978 (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, 2008

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 situate, lying and being in Greenville County, South Carolina, at the intersection of Cunningham Road and Lynn Drive and being known and designated as Lot 18 of ROSEWOOD ACRES, plat of which is recorded in the RMC Office for Greenville County, S. C., in Plats Book MM, Page 154, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on Cunningham Road at the joint front corner of Lots 17 and 18 and running thence N 85-34 E 203.8 feet to an iron pin; thence S 5-00 W 110 feet to an iron pin; thence N 86-21 W 156.4 feet to a point at the intersection of Lynn Drive and Cunningham Road; thence continuing with the curve of said intersection, the chord of which is N 44-55 W, 29.7 feet to a point; thence N 13-28 W 66.4 feet to an iron pin, the point of beginning.

This being the identical property conveyed to the mortgagors herein by deed of Jimmy L. Stephens and Deborah G. Stephens, to be executed and recorded of even date herewith.

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which has the address of

Lot #18, Lynn Drive

Taylors (City)

South Carolina 29687 (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 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.

SOUTH CAROLINA—I to 4 Family—6 75—FNMA FHEMC UNIFORM INSTRUMENT

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