

FILED
GREENVILLE CO. S. C.

MORTGAGE

JUL 24 11 30 AM '78

JOHN S. TANNERSLEY

THIS MORTGAGE is made this 21st day of July 19.78., between the Mortgagor, Joe Williams (herein "Borrower"), and the Mortgagee, **POINSETT FEDERAL SAVINGS AND LOAN ASSOCIATION of Travelers Rest**, a corporation organized and existing under the laws of South Carolina, whose address is 203 State Park Road, Travelers Rest, S. C. 29690 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty Thousand and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated July 21, 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 July 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:

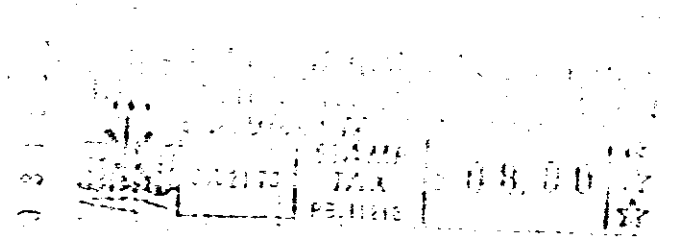
All that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, in Paris Mountain Township, being known and designated as Lot No. 1 of Section 2, of a subdivision known as Fenwick Heights, and having, according to a plat thereof prepared by Piedmont Engineering Service March, 1959 and recorded in the R. M. C. Office for Greenville County in Plat Book QQ at page 45, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northwestern side of Fairlawn Circle, joint front corner of Lots 1 and 2, and running thence along the joint line of said lots, N. 35-07 W. 209.1 feet to an iron pin at the joint rear corner of Lots 1 and 2; thence along the rear line of Lot No. 1, N. 48-43 E. 75 feet to an iron pin; thence S. 42-51 E. 212.7 feet to an iron pin on the northwestern side of said Fairlawn Circle; and running thence along the northwestern side of said Fairlawn Circle, S. 51-30 W. 103.4 feet to the point of beginning.

This conveyance is made subject to any restrictions or easements that may appear of record, on the recorded plat(s), or on the premises.

Derivation: This being the same property conveyed to the Mortgagor from Elsie A. Willis Garland (formerly known as Elsie A. Willis) by deed recorded in the RMC Office of Greenville County in Deed Book 1083, Page 663, recorded July 24, 1978.

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which has the address of Fairlawn Circle Greenville
(Street) (City)

South Carolina (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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