

Mortgagee's mailing address: P. O. Box 10797, Greenville, S. C. 29603

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ADJUSTABLE MORTGAGE VOL 1844 PAGE 787

THIS MORTGAGE is made this 20th day of January 19. 84, between the Mortgagor, John D. Gwinn and Dorothy W. Gwinn (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings & Loan Association, a corporation organized and existing under the laws of United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina, (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Fifteen Thousand and no/100 (\$15,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated (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, 1994.

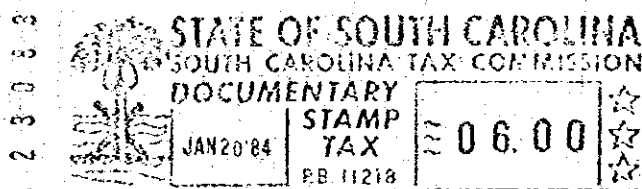
To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, Greenville Township, on the northwestern side of Augusta Place Street and being known and designated as Lot No. 21 of the subdivision known as Augusta Place as shown on a plat thereof by R. E. Dalton, Engineer, dated May 1923, recorded in the R.M.C. Office for Greenville County, S. C., in Plat Book F, page 129 and having, according to said plat, the following metes and bounds, to-wit:

Beginning at a stake on the northern side of Augusta Place Street, joint front corner of Lots Nos. 20 and 21 and running thence N. 26-30 W. 181.8 feet to a stake, joint rear corner of Lots Nos. 20 and 21; thence N. 63-30 E. 60 feet to a stake on the western side of Augusta Place Street; thence along Augusta Place Street, S. 26-30 E. 116.3 feet to a stake; thence still with Augusta Place Street in a curved line 89 feet, more or less, to the beginning corner.

The above described lot is the same conveyed to the mortgagors herein and Edna S. Ware by Thos B. Richards and Frances C. Richards by deed dated April 3, 1948, and recorded in the R.M.C. Office for Greenville County in Deed Book 342, page 13. Edna S. Ware conveyed all her interest in said property to the mortgagors herein by deed dated May 21, 1951, recorded in Deed Book 435, page 209, R.M.C. Office for Greenville County.

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(Lot 21, Augusta Place subdivision, Greenville County, S. C.) which has the address of 219 East Augusta Place, Greenville, S. C. 29605 (herein "Property Address");

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.

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