

MORTGAGE

THIS MORTGAGE is made this 15th day of July, 19 77, between the Mortgagor, John M. Rubin

(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 Thousand and No/100 (\$20,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated July 15, 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 July 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: being known and designated as part of Lot 15, Block L, of the O. P. Mills property, as shown on plat recorded in the RMC Office for Greenville County in Plat Book C at page 176 and being more particularly described according to survey and plat made by R. E. Dalton in November 1943 as follows:

BEGINNING at an iron pin at the joint front corner of Lots 15 and 16, on the northern side of Arthur Avenue, and running thence with the lines of Lots 15 and 16 N 44-33 W 44.3 feet to an iron pin; thence with the line of Lot 14, N 37-32 E 106.7 feet to an iron pin; thence S 48-23 E 127.2 feet to a stake on Arthur Avenue; thence with Arthur Avenue along a curved line as follows: N 89-28 W 35 feet; S 78-24 W 50 feet; thence S 64-4 W 50 feet to the beginning corner.

This is the identical property conveyed to the mortgagor herein by deed of Edward H. Hembree Builders, Inc., dated July 15, 1977, and recorded on July 15, 1977, in the RMC Office for Greenville County, S. C., in Deed Book 1060, page 669.

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which has the address of 2 Arthur Avenue 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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