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MORTGAGE

THIS MORTGAGE is made this 17th day of January, 1978, between the Mortgagor, Perry S. Luthi

(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").

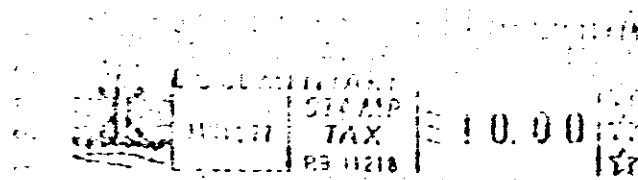
WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty-Five Thousand and no/100----- (\$25,000.00)-----Dollars, which indebtedness is evidenced by Borrower's note dated January, 1978 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on January 1, 1993;

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, being known and designated as Lot No. 7 of Property of B. E. Greer recorded in the R.M.C. Office for Greenville County in Plat Book A, at page 535, and having, according to said plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on the northern side of Elkins Street, now known as Bradshaw Street, at the corner of Lot No. 6, which point is 140 feet west of the intersection of Howe Street, running thence along rear line of Lots 6 and 5, N. 9-52 E., 150 feet to an iron pin at the rear line of Lot 5; running thence N. 57 W., 20 feet 9 inches; thence running N. 65 W. 36 feet, 9 inches to the joint rear corner of Lots 7 and 8; thence with the joint line of said lots, S. 12-30 W., 168 feet, 9 inches to an iron pin on the northern side of said Bradshaw Street, joint front corner of Lots 7 and 8; thence along the northern side of said Bradshaw Street, S. 80-08 E. 60 feet to the point of beginning.

This is the identical property conveyed to the Mortgagor herein by deed of William R. Williams and John R. Foster, dated February 20, 1974, recorded February 27, 1974, in the RMC Office for Greenville County in Deed Book 994, at page 397.



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which has the address of 9 Bradshaw Street Greenville  
(Street) (City)  
S. C. (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.

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