

GREENVILLE CO. S  
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BOOK 1423 PAGE 463

# MORTGAGE

THIS MORTGAGE is made this 10th day of February 1978 between the Mortgagor, Michael A. Center (herein "Borrower"), and the Mortgagee, POINSETT FEDERAL SAVINGS AND LOAN ASSOCIATION of Travelers Rest, a corporation organized and existing under the laws of the State 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 Fifteen Thousand and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated February 10, 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, 2003;

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 piece, parcel or lot of land in the County of Greenville, State of South Carolina, in Saluda Township, containing 0.98 acres, more or less, as shown on plat of Property of Ford A. Center, prepared by Walter L. Davis, dated November 7, 1972, and recorded in the RMC Office for Greenville County in Plat Book 4-W at Page 118, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at or near the edge of a county road, a short distance south of Mush Creek Road, at the corner of property now or formerly of Ben Sentell and Ford A. Center and running thence along property now or formerly of Ford A. Center, N. 18 W. 200 feet to an iron pin; thence N.24-15 W. 119 feet to an iron pin; thence N. 20 W. 161 feet to an iron pin; thence along property now or formerly of Joe Johnson, N.57-32 E. 180 feet to an iron pin; thence along property now or formerly of Ben Sentell, S.11-15 E. 82 feet to an iron pin; thence due south 98 feet to an iron pin; thence S.00-30 W. 365 feet to the point of beginning.

THIS is the same property as that conveyed to the Mortgagor herein by deed from Donald H. Center recorded in the RMC Office for Greenville County on February 16, 1978.

THE mailing address of the Mortgagee herein is 203 State Park Road, Travelers Rest, South Carolina 29690.

which has the address of Route 2, Center Road Travelers Rest South Carolina 29690 (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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