

MORTGAGE

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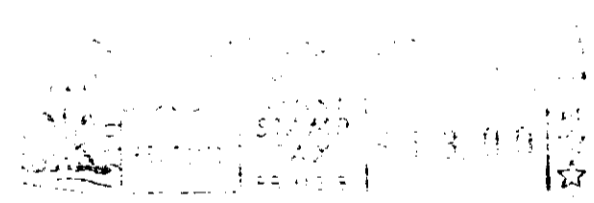
THIS MORTGAGE is made this 22nd day of February 1978 between the Mortgagor, Kenneth E. Clevenger and Addie C. Clevenger Savings and Loan Association (herein "Borrower"), and the Mortgagee, Carolina Federal Savings and Loan Association, a corporation organized and existing under the laws of South Carolina, whose address is 500 East Washington Street, Greenville, S. C. 29601 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Forty Five Thousand and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated February 22, 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: on the southeastern side of Andulusian Trail, being known and designated as Lot 140 on a plat of Saddle Horse Farms prepared by R. E. Blackmore, Surveyor, 7/19/74, recorded in the RMC Office for Greenville County, South Carolina in Plat Book 4-R, at Page 79, and having according to said plat the following metes and bounds, to-wit:

Beginning at a point on the southern side of Andulusian Trail at the joint front corner of Lots 139 and 140 and running thence along the line of Lot 139 S. 34-15-18 E. 191.09 feet to a point; thence along the line of Lot 138 S. 57-15-47 W. 120 feet to a point; thence along the line of Lot 141 N. 34-15-18 W. 191.09 feet to the southern side of Andulusian Trail; thence along the said Andulusian Trail N. 57-15-47 E. 120 feet to the point of beginning.

This being the same property conveyed to the mortgagor herein by deed of Jack E. Shaw Builders, Inc. recorded in the RMC Office for Greenville County, South Carolina simultaneously herewith.



which has the address of 404 Andulusian Trail, Simpsonville, South Carolina 29681 (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 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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