MORTGAGE

1429 42864

THIS MORTGAGE is made this 21st day of April between the Mortgagor, Jirmy Lowell Johnson and Nancy Ann Johnson

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(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 -- SIXTEEN THOUSAND SIX HUNDRED FIFTY AND NO/100 (\$16,650.00) -- -- -- Dollars, which indebtedness is evidenced by Borrower's note dated April 21, 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 April 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 lying, being and situate on the West side of Poplar Drive (formerly known as the New Pelhan Road) in the City of Greer, Chick Springs Township, County and State aforesaid, and being known and designated as Lot No. Thirty-Nine (39) of the W. C. Smith Subdivision as shown on plat prepared by H. S. Brockman, Surveyor, dated May 25, 1936 and which plat has been recorded in the R.M.C. Office for said County in Plat Book T, page 10.

This being the same property conveyed to mortgagors by deed of Yvonne L. Taylor dated April 21, 1978 to be recorded herewith.

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which has the address of

114 Poplar Drive
(Street)

Greer,

(City)

South Carolina 29651

(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.

SOUTH CAROLINA-1 to 4 Family-6/75-FNMA/FHLMC UNIFORM INSTRUMENT

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