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GREENVILLE CO. S. C.

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DEWIE S. TANKERSLEY
R.H.C.

MORTGAGE

BOOK 1438 PAGE 730

Mail to:
Family Federal Savings & Loan Assn.
Drawer L
Greer, S.C. 29651

THIS MORTGAGE is made this 30 day of June, 1978, between the Mortgagor, Steve D. Justus and Sandra K. Gibson (herein "Borrower"), and the Mortgagee, Family Federal Savings & Loan Association, a corporation organized and existing under the laws of the United States of America, whose address is 713 Wade Hampton Blvd. Greer, South Carolina (herein "Lender").

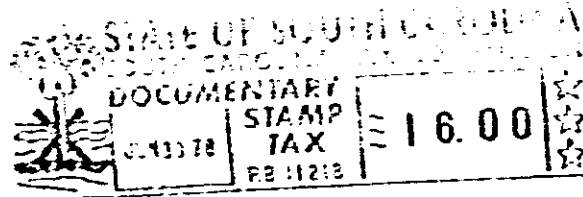
WHEREAS, Borrower is indebted to Lender in the principal sum of Forty Thousand and NO/100 Dollars, which indebtedness is evidenced by Borrower's note dated June 30, 1978 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on June 1, 2008;

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: in Oneal Township, located about three miles north of the City of Greer, S.C., lying on the east side of Southern Road, being shown and designated as LOT NO. 18, on a plat of property known as HOLIDAY HILL, recorded in the RMC Office for Greenville County in Plat Book RR page 91, AND AMENDED by plat entitled "Property of McElrath & Tucker, Inc.", prepared by Gould & associates, surveyors, dated 3-30-78, and to be recorded in RMC Office and having, according to the amended plat, the following courses and distances, to-wit:

BEGINNING at iron pin, joint front corner of Lots Nos. 18 and 19, and runs thence along Southern Road, N. 4-00 E. 113 feet to iron pin, joint front corner of Lots Nos. 18 and 17; thence as common line of said lots, S. 86-00 E. 200 feet to new iron pin; thence as rear line, S. 4-00 W. 113 feet to old iron pin; thence as common line of Lots Nos. 18 and 19, N. 86-00 W. 200 feet to the beginning corner.

Subject to all restrictions, easements, rights of way, roadways and zoning ordinances of record, on the recorded plats or on the premises.

This is that same property conveyed to Mortgagors by deed of McElrath & Tucker, Inc., to be recorded herewith.



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which has the address of 18 Southern Road Greer, S. C. 29651 (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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