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MORTGAGE

THIS MORTGAGE is made this 12th day of December, 1978, between the Mortgagor, William B. Evins, Jr.

(herein "Borrower"), and the Mortgagee, Home Savings and Loan Association of the Piedmont, a corporation organized and existing under the laws of South Carolina, whose address is 208 East First Avenue, Easley, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Eighty Thousand and No/100ths (\$80,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated December 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...

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 of that tract of land situate in O'neal Township, in the County and State aforesaid, containing 93.10 acres, more or less, and being more particularly described as follows:

BEGINNING at a point in McElhany Road and runs thence with said road, S. 79-35 E. 1,723 feet; thence S. 9-44 E. 3,093 feet to a small maple 3X on Beaverdam Creek; thence up said creek, N. 89-95 W. 128 feet; thence S. 72-52 W. 225 feet; thence S. 76-20 W. 122 feet; thence S. 47-50 W. 112 feet; thence S. 32-50 W. 130 feet; thence S. 83-20 W. 84 feet; thence S. 85-30 W. 148 feet; thence S. 64-10 W. 175 feet to a stake; thence N. 24-35 W. 771 feet to stake; thence N. 1-35 W. 785 feet to stone; thence N. 5-20 E. 1,082 feet to a stone; thence N. 55-20 W. 1,052.5 feet to a stone; thence N. 10-30 W. 561 feet to the beginning corner.

This is the identical property devised to the mortgagor herein under Will of Blanche G. Evins dated June 20, 1960, who died testate on July 20, 1967. See Apt. 997, File 12, Probate Court of Greenville County, South Carolina.



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which has the address of Jackson Grove Road, Travelers Rest, S.C. (Street) (City) (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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