

FILED
GREENVILLE CO. S. C.
MAY 17 2 35 PM '79
DONNIE S. TANKERSLEY
R.M.C.

VA 1488 111

MORTGAGE

THIS MORTGAGE is made this 16th day of May, 1979, between the Mortgagor, Michael G. Harp (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings & Loan Association, a corporation organized and existing under the laws of United States of America whose address is Hampton Street Columbia, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty-Nine Thousand Five Hundred and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated May 16, 1979 (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, 2009.

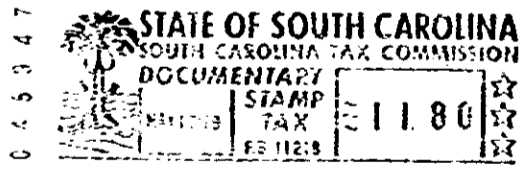
To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 certain piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina, in the Town of Simpsonville, on the northern side of Cloverdale Lane and being known and designated as Lot No. 188 on plat of Section 2, BELLINGHAM Subdivision, recorded in the RMC Office for Greenville County in Plat Book 4-N at Page 79, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Cloverdale Lane, joint front corner of Lots Nos. 188 and 189 and running thence N.11-05 W. 154.0 feet to an iron pin; running thence N.82-15 E. 80.0 feet to an iron pin, joint rear corner of Lots No. 187 and 188; running thence S.12-50 E. 149.6 feet to an iron pin on the northern side of Cloverdale Lane; running thence with the northern side of Cloverdale Lane, S.77-10 W. 6 feet to an iron pin; thence continuing with said Cloverdale Lane, S.79-17 W. 79.0 feet to the point of beginning.

THIS is the same property as that conveyed to the Mortgagor herein by deed from Herbert E. Owenby and Alice B. Owenby recorded in the RMC Office for Greenville County on May 17, 1979.

THE mailing address of the Mortgagee herein is P. O. Box 937, Greenville, South Carolina 29602.



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which has the address of 413 Cloverdale Lane, Simpsonville (Street) (City) South Carolina 29681 (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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