

P. O. Drawer 408  
Greenville, S. C. 29602

RECORDED  
JUL 12 01 PM '79  
SOUTH CAROLINA  
HENNERSLEY

1472 523

# MORTGAGE

THIS MORTGAGE is made this 3rd day of July, 1979, between the Mortgagor, Billy J. Johnson and Laura Kathy Johnson, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association, a corporation organized and existing under the laws of the United States of America, whose address is 301 College Street, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty-Seven Thousand and 00/100 Dollars, which indebtedness is evidenced by Borrower's note dated July 3, 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 July 1, 1999.

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 situate, lying and being in Greenville County, South Carolina, being known and designated as Lot No. 38, on plat of Section 1 of Richmond Hills Subdivision which plat is recorded in the RMC Office for Greenville County in Plat Book JJJ, at Page 81, and having according to a more recent plat of the Property of Billy J. Johnson dated June 19, 1979, and prepared by R. B. Bruce, RLS#1952, and recorded in the RMC Office for Greenville County in Plat Book 7-5, at Page 1, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the easterly side of Richmond Drive at the joint front corner of Lots Nos. 37 and 38, running thence with the joint line of said lots S. 60-45 E., 150 feet to an iron pin; thence S. 29-15 W., 100 feet to an iron pin; thence N. 60-45 W., 150 feet to an iron pin on the easterly side of Richmond Drive and running thence with the said side of Richmond Drive N. 29-15 E., 100 feet to an iron pin the point of beginning.

This being the same property conveyed to the mortgagor herein by deed of J. Frank Williams of even date herewith.

STATE OF SOUTH CAROLINA  
RECORDS AND CLERK OF COURTS  
DOCUMENTARY  
JUL 12 1979  
\$10.00

which has the address of 208 Richmond Drive Greenville,  
S. C. 29611 (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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