

Mortgagee's Address: 115 East Camperdown Way, Greenville, S. C. 29601

MORTGAGE

FILED
GREENVILLE CO. S. C.
JUL 12 1979

THIS MORTGAGE is made this 11th day of July, 1979, between the Mortgagor, Joseph F. O'Neill and Julia C. O'Neill, (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings and Loan Association, a corporation organized and existing under the laws of the United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina (herein "Lender").

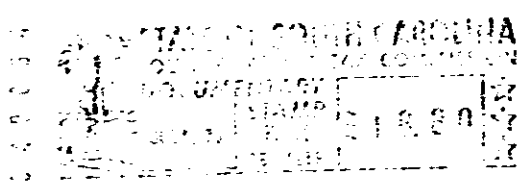
WHEREAS, Borrower is indebted to Lender in the principal sum of Forty-seven Thousand and No/100 (\$47,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated July 11, 1979, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on August 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 located in the County of Greenville, State of South Carolina, lying and being on the southern edge of Rosebud Lane, being shown and designated as Lot No. 127 of Devenger Place, Section 5, according to a plat recorded in the R.M.C. Office for Greenville County in Plat Book 6-H at Page 73 and having, according to a more recent plat entitled "Property of Joseph F. O'Neill and Julia C. O'Neill" by Freeland & Associates, dated July 10, 1979, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern edge of Rosebud Lane at the joint front corner of Lots 127 and 128 and running thence with the line of Lot 128 S. 9-08 E. 150 feet to an iron pin; thence S. 80-52 W. 95 feet to an iron pin in the joint rear corner of Lots 126 and 127; thence with the line of Lot 126 N. 9-08 W. 150 feet to an iron pin on the southern edge of Rosebud Lane; thence with the southern edge of Rosebud Lane N. 80-52 E. 95 feet to an iron pin, the point of beginning.

Being the same property conveyed to the Mortgagors herein by deed of Bob Maxwell Builders, Inc., said deed being dated July 9, 1979, recorded on July 12, 1979 in the R.M.C. Office for Greenville County, South Carolina in Deed Book 1106, at Page 546.



which has the address of 127 Rosebud Lane, Devenger Place, Greer, South Carolina, (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 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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