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MORTGAGE

Vol 1414 Page 332

THIS MORTGAGE is made this 23rd day of July, 1979, between the Mortgagor, Alvin H. Southerlin and Dorothy E. Southerlin (herein "Borrower"), and the Mortgagee, FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Twelve Thousand Three Hundred Seventy-Five and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated July 23, 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, 1989.

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 lying, being and situate at the northeastern intersection of Montana Avenue and Dyer Street near the City of Greenville, State of S. C., County of Greenville, and being known and designated as a portion of Lot 89 on plat of Morgan Hill as shown in Plat Book A at Page 170, and having according to a more recent plat entitled "Property of Alvin H. Southerlin and Dorothy E. Southerlin; made by Gould & Associates, Surveyors, dated July 20, 1979 and recorded in the RMC Office for Greenville County, S. C. in Plat Book 7-J at Page 90, the following metes and bounds, to-wit:

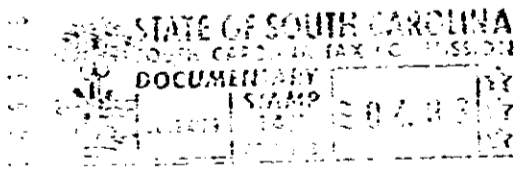
BEGINNING at an iron pin on the northern side of Montana Street and runs thence along said street N. 89-52 W. 72.3 feet to an iron pin at the corner of Montana and Dyer Streets; thence along Dyer Street N. 9-03 W. 50.5 feet to an iron pin; thence N. 18-55 E. 80.21 feet to an iron pin; thence S. 1-22 E. 61.6 feet to an iron pin on the northern side of Montana Street, the point of beginning.

ALSO, all that piece, parcel or lot of land lying, being and situate on the northern side of Montana Avenue, near the City of Greenville, State of S. C., County of Greenville, being known and designated as a portion of Lot 89 on plat of Morgan Hill as shown in Plat Book A at Page 170, and having according to a more recent plat entitled "Property of Alvin H. Southerlin and Dorothy E. Southerlin" made by Gould and Associates, dated July 20, 1979 and recorded in the RMC Office for Greenville County, S. C. in Plat Book 7-J at Page 89, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Montana Street, at the corner of property described above, and runs thence N. 1-22 W. 61.6 feet to an iron pin; thence N. 18-55 E. 56.3 feet to an iron pin; thence S. 1-10 E. 69.3 feet to an iron pin on the northern side of Montana Street; thence N. 89-52 W. 55.9 feet to the point of beginning.

This is the same property conveyed to the Mortgagors herein by deed of Ruth S. Oates of even date to be recorded herewith.

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which has the address of 12 and 14 Montana Street Greenville, S. C. (herein "Property Address");
[Street] [City]
[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 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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