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DONN... HARRISLEY
R.M.C.

MORTGAGE

THIS MORTGAGE is made this 21st day of September 19 79, between the Mortgagor, Freddie Eugene Willard and Laura H. Willard (herein "Borrower"), and the Mortgagee, POINSETT FEDERAL SAVINGS AND LOAN ASSOCIATION of Travelers Rest, a corporation organized and existing under the laws of South Carolina, whose address is 203 State Park Road, Travelers Rest, S. C. 29690 (herein "Lender").

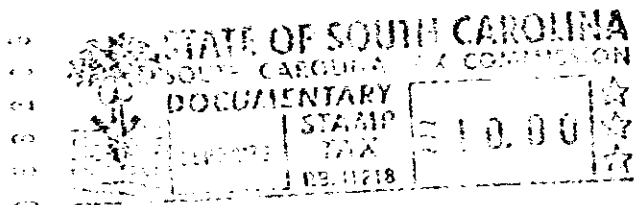
WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty-Five Thousand and No/100 (\$25,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated September 21, 1979 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on December 1, 2005;

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 tract of land in the County of Greenville, State of South Carolina, in Bates Township, known as Tract 1 on plat of Freddie E. Willard and Laura H. Willard, containing 5.16 acres, more or less, as shown in Plat Book 7-Q at Page 1, in the RMC Office for Greenville County, S.C., and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin in the center of S.C. Highway 415, at the corner of Tract 2, and running thence along the center of said Highway as follows: S. 60-0 E. 54 feet to an iron pin; S. 52-0 E. 200 feet to an iron pin; thence S. 44-24 E. 31.0 feet to an iron pin; thence S. 42-36 E. 142 feet to an iron pin; thence S. 36-21 E. 100.0 feet to an iron pin; thence S. 30-33 E. 109.8 feet to an iron pin in the center of said Highway; thence S. 70-17 W. 718.6 feet to an iron pin; thence N. 43-09 W. 100.3 feet to an iron pin; thence N. 68-19 E. 134.4 feet to an iron pin; thence N. 17-45 E. 600 feet to the point of beginning.

THIS being the same property conveyed to Freddie Eugene Willard by deed of Ernest J. Roper, Administrator C.T.A. of the Will of LIZZIE ROPER TALLEY as recorded in Deed Book 918 at Page 649, on June 25, 1971; and the same property conveyed to Laura H. Willard by deed of Freddie Eugene Willard as recorded in Deed Book 1112 at Page 271, on September 26, 1979.



which has the address of Highway 415, Travelers Rest, S.C. (Street) (City) 29690 (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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