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BONNIE S. JANKERSLEY MORTGAGE

THIS MORTGAGE is made this <u>First</u> day of <u>November</u>
19 79, between the Mortgagor, S. Richard L. Gfeller, Jr. and Deborah M. Gfeller,
, (herein "Borrower"), and the Mortgagee, First Federal
of America, whose address is 301 College Street, Greenville, South Carolina (herein "Lender").
WHEREAS, Borrower is indebted to Lender in the principal sum of <u>Twenty Six Thousand</u> and No/100
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
ALL that certain piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina, being known and designated as Lot No. 77 of Groveland Dell Subdivision, plat of said lot being recorded in Plat Book $7K$ at Page 85 in the RMC Office for Greenville County, S.C., and having, according to said plat, the following metes and bounds, to-wit:
BEGINNING at a point on the western side of Tumbleweed Terrace and running thence wit said road S.1-55 E. 100 feet to a point, joint front corners of Lots 76 and 77 and running thence with Lot No. 76 S. 86-57W. 212.2 feet to a point; thence turning and running N. 5-55W. 100 feet to a point, joint rear corners of Lots Nos. 78 and 77; running thence with the line of Lot No. 78, N.86-55E. 219.1 feet to the point of beginning.
Derivation: O.H. Ogle, Deed Rook 1162, at page 519.Recorded May 15, 1979.
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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.

SOUTH CAROLINA -- 1 to 4 Family-6:75-FNMA/FHLMC UNIFORM INSTRUMENT (with amendment adding Para, 24)

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