

FILED
GREENVILLE CO. S. C.
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DONNIE S. TANKERSLEY
R.M.C.

MORTGAGE

BOOK 1487 PAGE 860

THIS MORTGAGE is made this 8th day of November 1979, between the Mortgagor, Perry T. Smith and Judy I. Smith (herein "Borrower"), and the Mortgagee, UNITED FEDERAL SAVINGS AND LOAN ASSOCIATION OF FOUNTAIN INN, a corporation organized and existing under the laws of the United States of America, whose address is 201 Trade Street, Fountain Inn, S. C. 29644 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Forty-Nine Thousand Nine Hundred Fifty and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated November 8, 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 February 1, 2010.

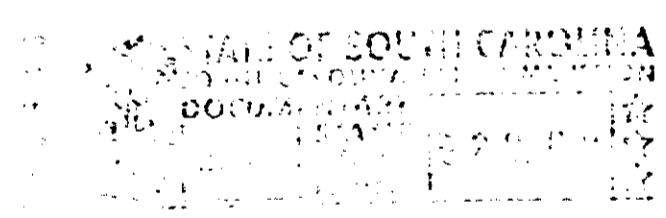
To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 situate, lying and being in the County of Greenville, State of South Carolina, at the southeastern corner of the intersection of Janet Court and Gerald Drive and being known and designated as Lot No. 20 on plat of CLARK MANOR Subdivision, prepared by Carolina Surveying Company, recorded in the RMC Office for Greenville County in Plat Book 6-H at Page 61, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the eastern side of Janet Court, joint corner of Lots 20 and 21 and running thence along Janet Court, N.26-30 E. 40 feet to an iron pin; thence continuing with Janet Court, N.32-52 E. 230 feet to a point at the southeastern corner of the intersection of Janet Court and Gerald Drive; thence with the curve of said intersection, the chord being N.77-13 E. 35.7 feet to a point on the southern side of Gerald Drive; thence with said Drive, S.58-37 E. 274.2 feet to point; thence S.28-54 W. 289.8 feet to an iron pin at the joint rear corner of Lots 20 and 21; thence running N.59-33 W. 315.0 feet to the point of beginning.

THIS is the same property as that conveyed to the Mortgagors herein by deed from Alvin E. Smith recorded in the RMC Office for Greenville County on November 8, 1979.

THE mailing address of the Mortgagee herein is 102 West Curtis Street, Simpsonville, South Carolina 29681.



which has the address of Route 2, Clark Manor, Simpsonville, South Carolina 29681 (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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