

Mail to:  
Family Federal Savings & Loan Assn.  
Drawer L  
Greer, S.C. 29651

CO. S. C.  
NOV 26 4 53 PM '79  
DONNIE S. TANKERSLEY  
R.M.C.

# MORTGAGE

THIS MORTGAGE is made this 20th day of November, 1979, between the Mortgagor, Raymond Gary Smith, (herein "Borrower"), and the Mortgagee, Family Federal Savings & Loan Association, a corporation organized and existing under the laws of the United States of America, whose address is, 713 Wade Hampton Blvd. Greer, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of THIRTY-FIVE THOUSAND AND NO/100 (\$35,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated November 20, 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, 2005.

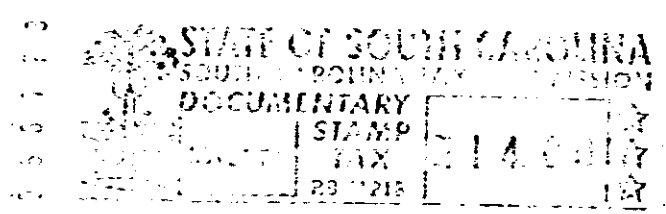
To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 lot of land located in the State of South Carolina, County of Greenville, near Greer, on the north side of Rayna Drive, and being shown and designated as Lot No. 11 on a survey entitled "Property of W. Dennis Smith" dated November 19, 1976, by C. O. Riddle, Surveyor, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the north side of Rayna Drive, joint front corner with Lot No. 12, and running thence S. 81-24 W. 119.8 feet to an iron pin; thence N. 4-52 W. 140 feet to an iron pin; thence N. 21-01 E. 35.18 feet to an iron pin; thence N. 80-11 E. 25 feet to an iron pin; thence N. 53-23 E. 41.18 feet to an iron pin; thence N. 4-00 E. 16.1 feet to an iron pin; thence N. 82-21 E. 39.3 feet to an iron pin; thence N. 4-41 W. 204.6 feet to the point of beginning.

This being the same property conveyed to mortgagor by deed of W. Dennis Smith dated October 30, 1979, to be recorded herewith.

See Plat Book 6-H page 35.



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which has the address of Rayna Drive, Greer, South Carolina 29651 (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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