



# MORTGAGE

THIS MORTGAGE is made this \_\_\_\_\_ day of April 1, 19 80, between the Mortgagor, N. Keith Brown (herein "Borrower"), and the Mortgagee, Home Savings and Loan Association of the Piedmont, a corporation organized and existing under the laws of South Carolina, whose address is 208 East First Avenue, Easley, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty-Four Thousand Four Hundred and No/100 (\$34,400.00) Dollars, which indebtedness is evidenced by Borrower's note dated of even date herewith (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable ~~xxx~~ one year from the date hereof.

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 of lot of land situate, lying and being in Greenville County, South Carolina, said lot of land lying on the Western side of West Monticello Road and being designated as Lot No. 1 on that certain plat of Monticello Estates made by James Ralph Freeland, R.L.S., dated January 4, 1980, recorded in the RMC Office, Greenville County, S. C. in Plat Book 7-U at Page 70, and being more particularly described as follows: BEGINNING at the Northeastern corner of Lot No. 1, said corner being the common corner of Lot No. 1 and 67-A lying on the Western side of West Monticello Road and running thence along the Western side of said road S. 10-30 W. 188.1 feet to a corner; thence N. 79-30 W. 185.1 feet to a corner lying on the Eastern side of Saluda River; thence along the following tie-in course: N. 12-53 E. 187.7 feet to a corner; thence S. 79-41 E. 177.3 feet to the point of beginning; said lot being bounded on the North by Lot No. 67-A, on the East by West Monticello Road, on the South by Lot No. 2 on said plat, and on the West by Saluda River.

The above described Lot No. 1 being a portion of Lot No. 65, all of Lot Nos. 66 and 67 as shown on that certain plat of Monticello Estates recorded in the RMC Office, Greenville County, S. C. in Plat Book EE at page 169.

The above described Lot No. 1 being a portion of the property conveyed unto N. Keith Brown by Deed of Don R. Rogers and Mary G. Rogers, dated January 3, 1980, recorded January 7, 1980 in Volume 1118 at Page 433.



which has the address of \_\_\_\_\_ (Street) \_\_\_\_\_ (City) \_\_\_\_\_ (State and Zip Code) (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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