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MORTGAGE  
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# MORTGAGE

THIS MORTGAGE is made this 30th day of June 1980, between the Mortgagor, John A. McDow, Jr. and Rebecca R. McDow (herein "Borrower"), and the Mortgagee, POINSETT FEDERAL SAVINGS AND LOAN ASSOCIATION of Travelers Rest, a corporation organized and existing under the laws of the State 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 Fifty-eight Thousand (58,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated June 30, 1980 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on July 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 in Bates Township, Greenville County, State of South Carolina lying on the north side of Elizabeth Drive and bounded to the east by lands of Kelly and to the west by lands of the Grantor and containing 2.70 acres and having the following metes and bounds:

BEGINNING at a nail and cap in the center of Elizabeth Drive and thence with the center line of the drive S65-39E 270.8 feet to a nail and cap; thence with the center line of the drive S77-32E 122.2 feet to a nail and cap; thence with the center of the drive S72-44E 125.0 feet to a point. Thence N23-11W 560.9 feet to an old iron pin; thence S45-01W 263.8 feet to an old iron pin on the creek; thence following the creek S26-51W 172.6 feet to a nail and cap at the beginning.

This conveyance is subject to all restrictions, zoning ordinances, setback lines, roads or passageways, easements and rights of way, if any, affecting the above described property.

This being a portion of the same property conveyed to Roy and Elizabeth A. Farnham by deed of W. J. I. Edwards dated February 1955, and recorded in the RMC Office for Greenville County, South Carolina at Book 520, page 121. This being the same property shown on a plat by W. R. Williams, P. E. & L. S. No. 3979 dated June 25, 1980, and recorded in the RMC Office for Greenville County at Plat Book 8-A, Page 41.

This is also a portion of the property devised to Roy Farnham by the will of Elizabeth A. Farnham as shown in the Probate Records for Greenville County, South Carolina at Apartment 1382, File 27.

STATE OF SOUTH CAROLINA  
RECORDING COMMISSION  
RECORDED  
STAMP  
JUL 23 2010

which has the address of Elizabeth Drive, Travelers Rest, SC 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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