

S. C.
JUL 15 1980
SLEY

1507-717

MORTGAGE

THIS MORTGAGE is made this fifteenth (15th) day of July, 1980, between the Mortgagor, Kathi H. Gardner, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association, a corporation organized and existing under the laws of the United States of America, whose address is 301 College Street, Greenville, South Carolina (herein "Lender").

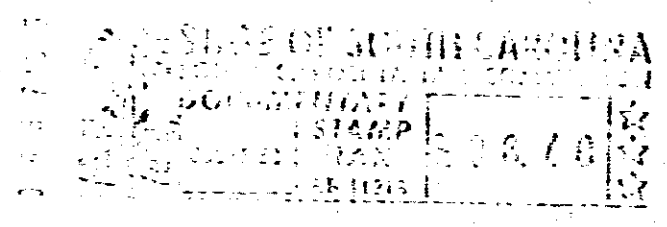
WHEREAS Borrower is indebted to Lender in the principal sum of Sixteen Thousand and 00/100 (\$16,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated July 15, 1980, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on August 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 lot of land in the County of Greenville, State of South Carolina being known and designated as Lot number 115 on Plat of College Heights, made by Dalton and Neves, Engineers, and recorded in Plat Book P at page 75, of the RMC Office for Greenville County, State of South Carolina, and also shown on Plat made by R. B. Bruce, dated July 14, 1980 recorded in Plat Book Q-C, Page 34, in the RMC Office for Greenville County, and having, according to the more recent Plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the South side of Auburn Circle, joint front corner of Lots 115 and 116, and running thence with joint line of said lots S. 13-43 E. 148.9 feet to iron pin; thence S. 76-13 W. 75 feet to iron pin, line of lot 114, thence with the joint line of lots 114 and 115 N. 13-43 W. 149, to iron pin on Auburn Circle; thence with the South side of Auburn Circle N. 76-17 E. 75 feet to the beginning corner.

This being identical property conveyed to Mortgagor by deed of David A. Laurine as recorded in the RMC Office for Greenville County, July 15, 1980, in deed book 1129, page 194.



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which has the address of 26 Auburn Circle Greenville, South Carolina 29607 (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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