O. S. OMORTGAGE

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19. 80 between the Mortgagor, Thomas L. Thomas

(herein "Borrower"), and the Mortgagee,..... Carolina Federal Savings & Loan Association organized and existing under the laws of .. South . Carolina whose address is

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WHEREAS, Borrower is indebted to Lender in the principal sum of FORTY THOUSAND AND NO/
100----- Dollars, which indebtedness is evidenced by Borrower's note

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 Greenville assigns the following described property located in the County of State of South Carolina:

ALL that piece, parcel or lot of land in the County of Greenville, State of South Carolina, on the northern side of Stabley Drive, near the City of Greenville, being shown as Unit 101 on Plat of Harbor Town recorded in the RMC Office for Greeenville County in Plat Book 5P at page 13 and 14 and being more particularly described as follows:

BEGINNING at a point at the joint corner of Units 101 and 102 and thence running S. 71-21 W., 20.9 feet; thence turning and running N. 18-39 W. 78.9 feet; thence turning and running T. 71-21 E. 20.9 feet; thence turning and running S. 18-39 E. 78.9 feet to the point of beginning.

This is the same property conveyed to the mortgagor herein by deed of George W. McBrearty dated July 11, 1980 and recorded herewith, and also being conveyed to McBrearty in Deed Book 1101 at page 182.

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which has the address of . 101 Genoa Court, Greenville, South Carolina....,

.....(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.