

First Federal Savings & Loan Association
P. O. Drawer 408
Greenville, S. C. 29602

GREENVILLE CO. S.C.
SEP 4 11 52 AM '80
DONNIE S. TANKERSLEY

1514 409

MORTGAGE

MAIL TO:
GADDOY & DAYENPORT
P. O. BOX 10267
GREENVILLE, S. C. 29603

THIS MORTGAGE is made this 3rd day of September, 1980, between the Mortgagor, F. Gary Skinner and Martha C. Skinner, (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").

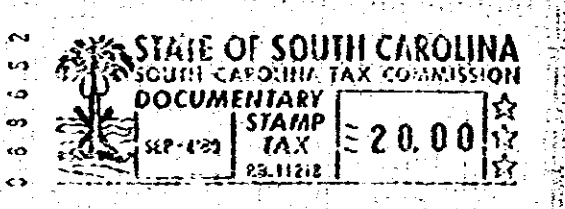
WHEREAS, Borrower is indebted to Lender in the principal sum of Fifty Thousand & No/100 (\$50,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated September 3, 1980, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on October 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 the City of Greenville, County of Greenville, State of South Carolina, on the westerly side of McDaniel Avenue, being shown and designated as the major portion of Lot No. 2 and a small portion of Lot No. 1 as shown on plat of Property of Evelyn Cheek Gay and Robert L. and Eugenia J. Howard, recorded in the RMC Office for Greenville County, S. C. in Plat Book 5Z, Page 7, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on McDaniel Avenue, joint front corner of Lots Nos. 1 and 2, and running thence with McDaniel Avenue, S. 3-48 W. 55 feet to an iron pin; thence turning and running along line of Lot No. 2, N. 89-07 W. 184.3 feet to an iron pin at rear of Lot No. 2; thence along the rear of Lot No. 2, N. 0-23 E. 56.5 feet to an iron pin; thence on a new line through Lot No. 2, N. 89-28 E. 78.6 feet to an iron pin; thence on a new line through Lot No. 1, N. 89-20 E. 32.3 feet to an iron pin in line of Lot No. 1; thence on a new line through Lot No. 1, S. 85-12 E. 77 feet to an iron pin on McDaniel Avenue, the point of beginning.

This is the identical property conveyed to the mortgagors herein by deed from James Wesley Snyder, Jr. and Brenda W. Snyder of even date to be recorded herewith in the R.M.C. Office for Greenville County.



3CTO -----2 SE4 80 163

which has the address of 406 McDaniel Avenue Greenville, South Carolina, 29605 (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 seized 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.

4328 RV-2