

FILED
GREENVILLE CO. S.C.
SEP 18 12 20 PM '80
DORRIS S. TANKERSLEY
R.M.C.

BOOK 1515 PAGE 244

MORTGAGE

THIS MORTGAGE is made this 10th day of September, 1980, between the Mortgagor, Kenneth Gussow, (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 Eighty Four Thousand One Hundred Fifty (\$84,150.00) Dollars, which indebtedness is evidenced by Borrower's note dated September 10, 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:

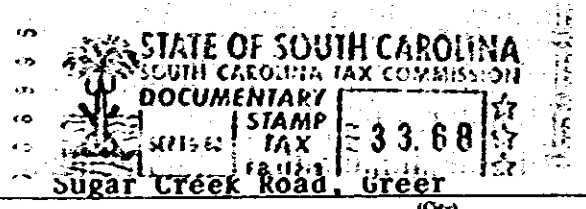
ALL that piece, parcel, or lot of land, with the buildings and improvements thereon, in the County of Greenville, State of South Carolina, being known and designated as Lot No. 53, Map No. One, Section Two, Sugar Creek, a plat of which is recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 7-C, Page 68, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northwestern side of Sugar Creek Road at the joint front corner of Lots Nos. 53 and 54, and running thence with the joint line of said lots, N 57-26 W 145 feet to an iron pin in the rear line of Lot No. 396; thence with the rear line of Lots Nos. 396 and 397, N 32-34 E 125 feet to an iron pin in the joint rear corner of Lots Nos. 52 and 53; thence with the joint line of said lots, S 57-26 E 145 feet to an iron pin in the joint front corner of said lots in the northwestern side of Sugar Creek Road; thence with the northwestern side of Sugar Creek Road, S 32-34 W 125 feet to the point of the beginning.

BEING the same conveyed to the Mortgagor by deed of Cothran and Darby Builders, Inc., by deed to be recorded herewith.

THE within Renegotiable Rate Mortgage is modified by the terms and conditions of the attached Renegotiable Rate Mortgage Rider which is attached hereto and made a part of this mortgage instrument.

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which has the address of 212 Sugar Creek Road, Greer, South Carolina 29651 (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.

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