

MORTGAGE

1327-1078

THIS MORTGAGE is made this 16th day of December, 1980, between the Mortgagor, Harold Dean Felmet (herein "Borrower"), and the Mortgagee, GREER FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 107 Church Street, Greer, South Carolina 29651 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of thirteen thousand and five hundred (13,500.00) Dollars, which indebtedness is evidenced by Borrower's note dated December 16, 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 first day of each week, thirty (30) years term.

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 in Chick Springs Township, Greenville County, State of South Carolina, near the town of Greer, designated as lot 16 on a plat of the E.A. Wood Estate, according to survey and plat by H.S. Brockman, Surveyor, dated June 22, 1935, and having the following courses and distances, to-wit:

Beginning at a Stake on the north side of James Street, and running thence N77-00 W 70 ft along James Street to a stake; thence N 11-07 W 160.3 feet to a stake; thence N76-00E 70 feet to a stake; thence S 14-03E 161.4 feet to the beginning of the corner.

This conveyance is made subject to all restrictions, easements, rights of way, roadways and setback lines of record or on recorded plats.

This is the same property conveyed to the mortgagor herein, Harold Dean Felmet, by deed of Lucy V. Felmet dated December 10, 1980 and recorded in the R.M.C. Office for Greenville County in Deed Book 1138 p. 736.

which has the address of 206 West James Street Greer
South Carolina 29651 (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 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.