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# MORTGAGE

THIS MORTGAGE is made this 8th day of January, 1981, between the Mortgagor, Charles P. Brown and Helen L. Brown (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings & Loan Association, a corporation organized and existing under the laws of United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina, (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty-three thousand and 00/100 Dollars, which indebtedness is evidenced by Borrower's note dated January 8, 1981 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on February 1, 1996

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 County of Greenville, State of South Carolina being shown as 1.03 acres more or less on plat of "Property of Charles P. & Helen W. Brown" prepared by Gould and Associates dated January 6, 1981 and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the western side of St. Marks Road and running thence S 63-06 W 195 feet to an iron pin; thence N 17-32 W 229.3 feet to an iron pin at or near the right-of-way of Chick Springs Road; thence along the southern side of said Chick Springs Road N 64-00 E 195 feet to a point in the intersection of Chick Springs Road and St. Marks Road; thence with the western side of St. Marks Road S 12-00 E 125 feet to an iron pin; thence continuing with the south side of St. Marks Road S 24-00 E 102.5 feet to an iron pin being the point of BEGINNING.

This is a portion of the same property conveyed to Mortgagors herein by deed of Harold W. Wagner and Evelyn C. Wagner as recorded in the RMC Office for Greenville County, South Carolina in Deed Book 908, Page 217 on February 9, 1971, and deed of Charles P. Brown recorded October 10, 1980.

ALSO: That certain piece, parcel or lot of land in the State of South Carolina, County of Greenville adjoining the above described property and being a portion of Tract 2 on "Survey for William G. Boroughs and Charles P. Brown" prepared by Carolina Engineering dated November 13, 1970 and recorded in Plat Book 41, Page 21B and having the following metes and bounds, to-wit:

BEGINNING at an iron pin at the joint rear corner of Tracts 1 and 2 and running thence N 24-00 W 231 feet to a point on Chick Springs Road; thence with Chick Springs Road N 64-00 E 307.5 feet more or less to a new iron pin; thence as a new line S 17-32 W 229.3 feet more or less to a new iron pin on joint line of Tracts 1 and 2; thence with the joint line of Tracts 1 and 2 S 63-06 W 285.3 feet more or less to the point of BEGINNING.

This is a portion of the property conveyed to the mortgagors by deed of Harold W. Wagner and Evelyn C. Wagner recorded February 9, 1971 in Deed Book 908, Page 217.

SEE ATTACHED "EXHIBIT A"

which has the address of on corner of St. Marks Road and Chick Springs Road, Greenville, South Carolina (TM T-24-1-1, 9, and 1, 10) (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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