

GREENVILLE CO. S.C.
MAR 4 4 35 PM '81
DONNIE S. TANKERSLEY
R.M.C.

1534 45203

MORTGAGE

THIS MORTGAGE is made this **4th** day of **March**, 19 **81**, between the Mortgagor, **Ray A. Waters** (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 **TEN THOUSAND AND NO/100** Dollars, which indebtedness is evidenced by Borrower's note dated **March 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 **March 1, 1991**.

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 _____, State of South Carolina:

All that certain tract of land situate, lying and being in the State of South Carolina, County of Greenville, O'Neal Township, on the west side of the Old Ansel School Road, being originally shown as containing 7.41 acres on a plat of property prepared for Ray A. Waters, recorded in Plat Book 5-K page 74, LESS HOWEVER, 1.29 acres previously conveyed to Ray M. Hunter, et al. by deed recorded in Vol. 1111 page 477, leaving a net balance of 6.12 acres.

The above described property being a portion of the same conveyed to mortgagor by deed of **Eddie E. Pollard**, recorded March 4, 1975, by deed recorded in Vol. 1015 page 223.

RECORDED
MARCH 4 1981
SOUTH CAROLINA
DEED RECORDS
GREENVILLE COUNTY

which has the address of **Route 7, Box 132-A** **Greer**
(Street) (City)
S.C. 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.

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