

STATE OF SOUTH CAROLINA  
DOCUMENTARY STAMP 5520

**MORTGAGE**

S.C.

PM '81

SLEY

BOOK 1545 PAGE 740

THIS MORTGAGE is made this 30th day of June, 1981, between the Mortgagor, William J. Oates, Jr. and Stanley A. McGaha

(herein "Borrower"), and the Mortgagee, Home Savings and Loan Association of the Piedmont, a corporation organized and existing under the laws of South Carolina, whose address is 208 East First Avenue, Easley, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of One Hundred Thirty Eight Thousand and no/100ths (\$138,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated June 30, 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 6 years from date

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 lying and being situate in the State of South Carolina, County of Greenville, being shown as Lots 48 and 49 on Plat No. 2 of Camilla Park recorded in the R.M.C. Office for Greenville County in Plat Book M at page 85, and according to a more recent plat by Robert R. Spearman, surveyor, dated June 17, 1981, said lot being more particularly described as follows, to-wit:

BEGINNING at an iron pin on the north side of Daniel Avenue at the joint corner of Lots 21 and 48, running thence along line of Lots 20 and 21, North 09-23 East 160.1 feet to an iron pin; running thence South 79-35 East 199.48 feet to an iron pin at the edge of Flora Avenue; running thence with Flora Avenue South 09-11 West 156.0 feet to an iron pin at the intersection of Flora and Daniel Avenue; running thence with Daniel Avenue North 80-45 West 200.0 feet to the point of BEGINNING.

ALSO: ALL those certain pieces, parcels or lots of land, with all improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, being portions of Lots 8, 59 and 60, of Section 2, Camilla Park, as shown on plat recorded in Plat Book M at page 85 in the R.M.C. Office for Greenville County, and according to a more recent plat by Robert R. Spearman, Surveyor, dated June 17, 1981 said lots of land being more particularly described as follows, to-wit:

BEGINNING at an iron pin at the edge of the northwestern side of Flora Avenue, running thence with Flora Avenue North 20-34 East 13.7 feet to an iron pin; continuing thence with Flora Avenue North 26-59 East 80.0 feet to an iron pin; thence running North 59-40 West 206.4 feet to an iron pin; thence running South 24-13 West 67.8 feet to an iron pin; thence running South 60-34 East 5.0 feet to an iron pin; running thence South 17-05 West 10.1 feet to an iron pin; thence running South 59-05 East 87.69 feet to an iron pin; running thence South 45-15 East 44.14 feet to an iron pin; running thence South 56-03 East 68.56 feet to the point of BEGINNING.

ALSO: Easement for egress and ingress from said property to Harvard Street, being 10 feet wide, more or less, said road is located along the northwestern which has the address of 201 Flora Avenue, and Lot 48 and 49, Daniel Avenue, Greenville...

..... S. C. 29602 (herein "Property Address");  
[State and Zip Code] SEE ATTACHED RIDER

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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