

MAR 31 3 27 PM '82 MORTGAGE

DONN... SANDERSLEY
R.M.C.

THIS MORTGAGE is made this 22nd day of March 1982, between the Mortgagor, Lucille W. Ernest (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").

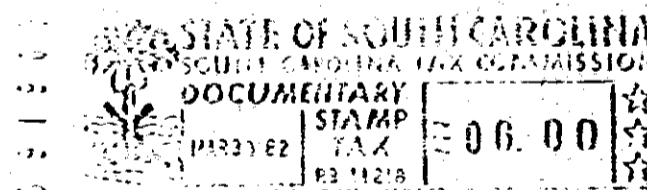
WHEREAS, Borrower is indebted to Lender in the principal sum of \$15,000.00 (Fifteen thousand and 00/100) Dollars, which indebtedness is evidenced by Borrower's note dated March 22, 1982 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on April 1, 1992.....;

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, with all improvements thereon, or to be constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, and in Greenville Township, in a section known as Sans Souci, being known and designated as Lot No. 71, of Block B, of the property of the Mt. View Land Company as shown on plat thereof recorded in the RMC Office for Greenville County in Plat Book A, at pages 396 and 397, and having the following metes and bounds to-wit:

BEGINNING at an iron pin on the east side of Bailey Street at the corner of Lot no. 70 and running thence along the line of that lot, S. 89 1/2 E. 145 feet to an iron pin on a 10-foot alley; thence along the line of said alley, S. 11 1/2 E. 50 feet to an iron pin at the rear corner of Lot no. 72; thence along the line of that lot, N. 89 1/2 W. 145 feet to the corner of said lot on the east side of Bailey Street; thence along the line of said Bailey Street, N. 11 1/2 W. 50 feet to the beginning corner.

This is the same property conveyed to Charles F. Ernest by deed of Rachel Omesby Cochran dated February 12, 1947 and recorded in the RMC Office for Greenville County on February 17, 1947 in Deed Book 307 at Page 301. Charles F. Ernest subsequently died on November 23, 1978 devising the subject property to his wife Lucille W. Ernest as appears more fully in the Office of the Probate Court for Greenville county in Apartment 1539 at File 15.



which has the address of 304 Bailey Street Greenville, South Carolina 29609 (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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