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MORTGAGE

THIS MORTGAGE is made this 1st day of June, 1982, between the Mortgagor, Richard H. Allen and Brenda Jo Allen, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association of South Carolina, 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").

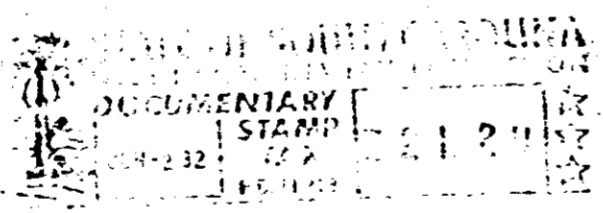
WHEREAS, Borrower is indebted to Lender in the principal sum of Fifty-Three Thousand and No/100ths Dollars, which indebtedness is evidenced by Borrower's note dated _____, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on June 1 2009.....;

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 located in the County of Greenville, State of South Carolina, being known and designated as Lot No. 16 on Plat of D. W. and Minnie T. Cochrane, plat of which is recorded in the RMC Office for Greenville County in Plat Book I at Page 92, and having, according to a more recent plat entitled "Property of Richard H. Allen and Brenda Jo Allen" by Freeland & Associates dated May 14, 1982, the following metes and bounds, to-wit:

BEGINNING at an iron pin at the joint front corner of Lots 17 and 16 on the northern edge of West Tallulah Drive and running thence with the line of Lot 17, N. 34-10 W. 150 feet to an iron pin; thence N. 46-27 E. 70.94 feet to an iron pin at the joint rear corner of Lots 15 and 16; thence with the line of Lot 15, S. 34-10 E. 161.5 feet to an iron pin on the northern edge of West Tallulah Drive; thence with West Tallulah Drive S. 55-50 W. 70 feet to an iron pin, the point of beginning.

Being the same property conveyed to the mortgagors herein by deed of James C. Montgomery and Susan W. Montgomery of even date herewith and recorded in the RMC Office for Greenville County in Deed Book 1167 at Page 880.



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which has the address of 32 Tallulah Drive, Greenville, SC 29605, (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 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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