

REC-1573 PAGE 04
S. C.
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RSLEY

REC-1573 PAGE 04

MORTGAGE

THIS MORTGAGE is made this 16th day of June, 1982, between the Mortgagor, Dorothy Elaine Ray, (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 Nineteen Thousand Two Hundred Nine and 42/100 (\$19,209.42) Dollars, which indebtedness is evidenced by Borrower's note dated June 16, 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 July 1, 1997.....;

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 situate, lying and being in the State of South Carolina, County of Greenville, near the Town of Simpsonville in The Village Subdivision, Section 2 and according to a plat of said Subdivision, recorded in Plat Book 4-R, at Page 53, said lot is known and designated as Lot No. 94 and is more particularly described as follows, to-wit:

BEGINNING at a point on the west side of Pembroke Place Drive at the common corner of Lots 94 and 95; thence along the common boundary line of said lots North 49-18-24 West 135.15 feet to an iron pin on the line of Lot No. 92; thence South 20-40-58 West 125.09 feet to an iron pin on the north side of said Street; thence along the Street as follows: South 65-13-21 East 41.45 feet to an iron pin, South 61-07-41 East 40.16 feet to an iron pin, thence North 73-59-42 East 35.43 feet to an iron pin and North 35-28-10 East 68.72 feet to an iron pin, the point of BEGINNING.

This is the identical property conveyed Dorothy Elaine Ray by Stanley M. Brown by deed dated June 16, 1982 and recorded herewith.

STATE OF SOUTH CAROLINA
DOCUMENTARY STAMP
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which has the address of Pembroke Place Drive Simpsonville,
(Street) (City)
South Carolina (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 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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