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DONNIE S. TANKERSLEY  
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BOOK 1592 PAGE 575

# MORTGAGE

THIS MORTGAGE is made this 17th day of January, 1983, between the Mortgagor, Richard A. and Rebecca C. Waldrep, (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 Four Thousand and no/100 (\$54,000.00) 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 Feb. 1, 2013

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 piece, parcel and tract of land lying and being situate on the West side of Capers Street in the City of Greenville, State of South Carolina, and being known and designated as Lot No. 84 on a plat of "Crescent Terrace", which said plat is recorded in the Office of the R.M.C. for Greenville County in Plat Book E, Page 137. The lot is specifically described by courses and distances and metes and bounds as follows, to wit:

BEGINNING at joint corners of Lots Nos. 83 and 84 and running thence along joint line of said Lots No. 83 and 84, S. 84-19 W., 175 feet to a corner; thence S. 5-41 E., 70 feet to corner of Lots No. 84 and 85; thence N. 84-15 E. 175 feet to corner on West side of Capers Street; thence along said Capers Street, N. 5-41 W., to feet to the beginning corner.

This is the same property conveyed to the Mortgagors by the following deeds:

Deed of Charlton W. Winchester, Jr., as Administrator C.T.A. of the Estate of Julian E. Harmon and Minton Frances Harmon dated February 26, 1981, and recorded March 4, 1981 in the R.M.C. Office for Greenville County in Book 1143, Page 636.

Deed of Alton Wayne Harmon dated February 26, 1981 and recorded March 4, 1981, in the R.M.C. Office for Greenville County in Deed Book 1143, Page 639.

Deed of David Minton Harmon dated February 26, 1981 and recorded March 4, 1981, in the R.M.C. Office for Greenville County in Deed Book 1143, Page 642.

Deed of Jerald E. Harmon dated February 26, 1981 and recorded March 4, 1981, in the R.M.C. Office for Greenville County in Book 1143, Page 645.

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STATE OF SOUTH CAROLINA  
DOCUMENTARY  
STAMP  
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which has the address of 122 Capers Street, Green (Street) (City)  
South Carolina 29605 (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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