

FILED
GREENVILLE S.C.
FEB 3 2 52 PM '83
DONNIE TANKERSLEY
R.H.C.

BOOK 1593 PAGE 830

MORTGAGE

THIS MORTGAGE is made this 3rd day of February, 1983, between the Mortgagor, Ray F. Smith and Jon D. Zurcher, (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 Twenty-three Thousand, Nine Hundred (\$23,900.00) Dollars, which indebtedness is evidenced by Borrower's note dated February 3, 1983, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on March 1, 2004.....;

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 unit, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Unit 53 of the Highlands Horizontal Property Regime as is more fully described in Master Deed dated August 25, 1972, and recorded in the RMC Office for Greenville County in Deed Book 953, Pages 113-182, and survey and plot plans recorded in Plat Book 4S, Pages 20-22, as amended by First Amendment to Master Deed dated March 5, 1974, and recorded in the RMC Office for Greenville County in Deed Book 996, Pages 45-99, inclusive, with amended survey and plot plans being recorded in the RMC Office for Greenville County in Plat Book 5F, Pages 18-20.

DERIVATION: This being the same property conveyed to Mortgagor herein by deed of Kenneth R. Prewitt and Janice C. Prewitt, as recorded in the RMC Office for Greenville County, South Carolina, in Deed Book 1182, Page 12, on February 3, 1983.

STATE OF SOUTH CAROLINA
SOUTH CAROLINA TAX COMMISSION
DOCUMENTARY STAMP
FEB 03 '83 TAX \$ 09.56
RE 11219

which has the address of Unit 53, The Highlands, Pine Creek Court Ext., Greenville,
(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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