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GREENVILLE
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1020-805

MORTGAGE

THIS MORTGAGE is made this 12th day of August, 1983, between the Mortgagor, Nekoda L. McCauley, (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 Thirty-six Thousand Five Hundred Fifty and 00/100 (\$36,550.00) Dollars, which indebtedness is evidenced by Borrower's note dated August 12, 1983, therein "Note", providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on September 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 certain piece, parcel, or lot of land situate, lying, and being in the City of Greenville, County of Greenville, State of South Carolina, and being known and designated as Lot Number 3 on a plat of property of S.O. Skelton, the plat of which is recorded in the R.M.C. Office of Greenville County, South Carolina, in Plat Book F, at page 51, and according to said plat having the following courses and distances, to wit:

BEGINNING at a point on the edge of Garraux Street, joint front corner with Lot 2 and running thence with the common line with said lot, N. 12-00 E. 150 feet to a point on the edge of an alley; thence running with the edge of said alley, S. 66-17 E. 52.5 feet to a point at the intersection of said alley with Elizabeth Street; thence running with the edge of Elizabeth Street, S. 12-00 W. 150 feet to a point at the northwest intersection of Garraux Street and Elizabeth Street; thence running with the edge of Garraux Street, N. 66-17 W. 52.5 feet to a point on the edge of said street, the point of beginning.

The within property is the identical property conveyed to the mortgagor herein by Thomas P. Brennan and Mary J. Brennan, by deed of even date herewith and which said deed is recorded simultaneously with the recording of the within instrument.

which has the address of 23 Garraux St., Greenville, SC 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 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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