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MORTGAGE

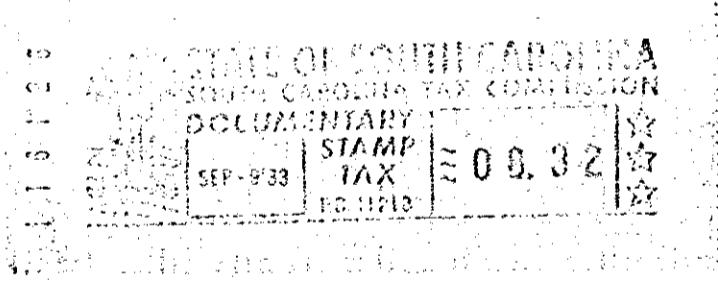
THIS MORTGAGE is made this 9th day of September 1983 between the Mortgagor, JOSEPH A. WELLS and RICHARD E. HEWITT (herein "Borrower"), and the Mortgagee, POINSETT FEDERAL SAVINGS AND LOAN ASSOCIATION of Travelers Rest, a corporation organized and existing under the laws of the United States of America, whose address is 203 State Park Road, Travelers Rest, S. C. 29690 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty Thousand Seven Hundred Seventy-four and 42/100ths Dollars, which indebtedness is evidenced by Borrower's note dated September 9th, 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 September 1st, 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 those pieces, parcels or lots of land, with all buildings and improvements, situate, lying and being on the southwestern side of Robinhood Drive, in Greenville County, South Carolina, being shown and designated as Lots Nos. 16 and 17 on a plat of SHERWOOD FOREST, PROPERTY OF A. E. HOLTON, made by W. N. Willis, Surveyor, dated June 22, 1950, recorded in the RMC Office for Greenville County, S. C., in Plat Book Y, page 23, reference to which is hereby craved for the metes and bounds thereof.

The above property is the same conveyed to the Mortgagors by deed of Dennis C. Waldrop and Betty Waldrop to be recorded simultaneously herewith.



which has the address of Robinhood Apartments, Robinhood Drive, Taylors, S. C. 29687 (herein "Property Address");

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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.