

FILED  
GREENVILLE S.C.

First Federal Savings & Loan Assn.  
of Spartanburg  
380 E. Main St. Spartanburg, S.C. 29304

# MORTGAGE

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THIS MORTGAGE is made this 11th day of January 1984, between the Mortgagor, BEN F. BAKER and MARY S. BAKER (herein "Borrower"), and the Mortgagee, FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF SPARTANBURG, a corporation organized and existing under the laws of THE UNITED STATES OF AMERICA, whose address is 380 East Main Street, Spartanburg, South Carolina 29304 (herein "Lender").

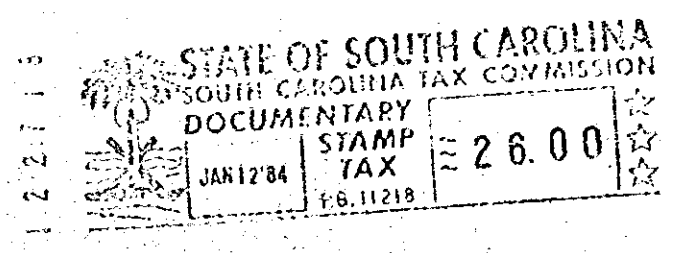
WHEREAS, Borrower is indebted to Lender in the principal sum of Sixty-Five Thousand and No/100 (\$65,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated January 11, 1984 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on February 1, 2014.

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 further 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, together with all improvements thereon, situate, lying and being in the County of Greenville, State of South Carolina, on the southerly side of Seabury Drive, being shown and designated as Lot No. 106 on plat of Merrifield Park, dated October, 1967, prepared by C. O. Riddle, RLS, and recorded in the RMC Office for Greenville County, S. C. in Plat Book 000, at Page 177, and having, according to said plat, the following metes and bounds:

BEGINNING at an iron pin on the southerly side of Seabury Drive, at the joint front corner of Lots Nos. 105 and 106, and running thence with the joint line of said lots, S. 19-00 W. 180 feet to an iron pin; thence N. 71-00 W. 110 feet to an iron pin; thence N. 19-00 E. with the joint line of Lots Nos. 106 and 107, 180 feet to an iron pin on the southerly side of Seabury Drive; thence with the southerly side of Seabury Drive, S. 71-00 E. 110 feet to the point of beginning.

This is the same property conveyed to the Mortgagors herein by deed of Frederick F. Riel, dated November 17, 1983, and recorded in the RMC Office for Greenville County, S. C. in Deed Book 1204, at Page 279, on January 12, 1984.



which has the address of 110 Seabury Drive Greenville, S. C. 29615 (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 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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