

✓ First Federal of SC
P. O. Box 408
Greenville, S.C. 29602

FILED
SOUTH CAROLINA
R.M.C.

VOL 1313 PAGE 280

MORTGAGE

THIS MORTGAGE is made this 20th day of January,
1984, between the Mortgagor, Ray M. Knight and Melba B. Knight

, (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").

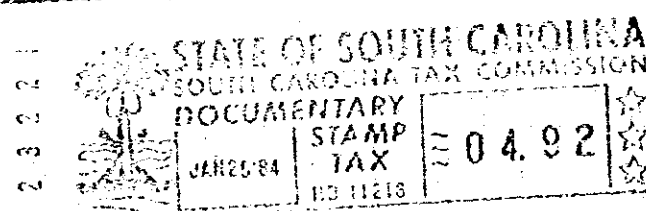
WHEREAS, Borrower is indebted to Lender in the principal sum of Twelve Thousand Two Hundred Thirteen dollars and 28/100 (12,213.28) Dollars, which indebtedness is evidenced by Borrower's note dated Jan. 20, 1984, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on Jan. 1994.

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 or lot of land situate, lying and being in the County of Greenville, State of South Carolina, on the north side of Cartee Street (formerly Nash Street) and being known and designated as Lot No. 4 on plat of Property of Revalee Cartee recorded in the R.M.C Office for Greenville County in Plat Book "X" at Page 71 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the north side of Cartee Street at the joint front corner of Lots Nos. 3 and 4 and running thence along the joint line of said lots S. 70-53 E. 207.3 feet to an iron pin; thence S. 22-45 W. 150 feet to an iron pin; thence N. 70-53 W. 208.5 feet to an iron pin; thence along the north side of Cartee Street N. 23-11 E 150 feet to the point of beginning.

This being the same property conveyed to the grantor by Deed from Lloyd W. Gilstrap dated March 3, 1965, and recorded in the R.M.C. Office for Greenville County, S.C. in Deed Book 768 at Page 575 on March 8, 1965 and subsequently conveyed to Ray M. Knight, a one-half, undivided interest, on December 23, 1982, and being recorded in Deed Book 1180, at Page 163, on January 3, 1983.



which has the address of 107 Cartee Street, Greenville, South Carolina 29611

(Street) (City)
(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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