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FILED GREENVILLE CO. S. C. JUN 31 4 00 PM '81  
 FILED GREENVILLE CO. S. C. DEC 31 1 16 PM '80  
 DONNE S. TANKERSLEY R.M.C.

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**MORTGAGE**  
 (Construction)

THIS MORTGAGE is made this 31st day of December 1980, between the Mortgagor, Williams Street Development Corporation (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings and Loan Association, a corporation organized and existing under the laws of the United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Eighty Thousand and 00/100 (\$80,000.00) Dollars or so much thereof as may be advanced, which indebtedness is evidenced by Borrower's note dated December 31, 1980 (herein "Note"), providing for monthly installments of interest, with the principal indebtedness, if not sooner paid, due and payable on June 1, 1982

IN WITNESS WHEREOF, the undersigned, being duly authorized representatives of the Borrower, have hereunto set their hands and seals at the County Office for Greenville County, S. C., on the 31st day of December, 1980.  
 S. C. Edge of Sugarberry Drive, thence with the southerly edge of the  
 Shinleaf Drive, S. 59-05 E. 14.2 feet; thence S. 49-31 E. 89.1 feet;  
 thence S. 37-35 E. 85.8 feet; thence S. 14-15 W. 29.7 feet to a point on  
 the northerly edge of Sugarberry Drive; thence with the northerly edge  
 of Sugarberry Drive S. 67-19 W. 15 feet to the point of beginning.

This is a portion of the property conveyed to the mortgagor herein by deed of Helen J. Croxton individually and Den J. Croxton and Hugh B. Croxton, Jr. as Trustees under the Will of Hugh B. Croxton, dated August 8, 1980, and recorded in the REC Office for Greenville County, S. C. in Deed Book 1139 at Page 715 on August 31, 1980.

Derivation: Williams Street Development Corporation  
 which has the address of Lot 162 Shinleaf Drive, Greenville, S. C. (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, all fixtures now or hereafter attached to the property, and all appliances, building materials, and other movables placed in or upon the property if the same were paid for, or were intended to be paid for, from the proceeds of this loan, 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 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 demand, 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.

DEC 31 1981

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