PHIS MORTGAGE is made this 31st

GREENVILLE CO. S. C. Jun 4 9 22 1H 173

BOOK 1279 PAGE 527

MORTGAGE

between the Mortgagor, Claudia B. Harbit (herein "Borrower"), and the Mortgagee, Security Federal Savings and Loan Association, a corporation organized and existing under the laws of South Carolina is E. Camperdown Way, Greenville, S. C. 29602 (herein "Lender").

____day of <u>May</u>

Whereas, Borrower is indebted to Lender in the principal sum of Twenty Thousand Nine Hundred and no/100-----Dollars, which indebtedness is evidenced by Borrower's note of even date herewith (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on May 10, 1998

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: situate on the northern side of Astor Street, being shown as the major portion of lot no. 31 on a plat of McSwain Gardens dated July, 1954, recorded in Plat Book GG at Page 75 in the R.M.C. Office for Greenville County and also being shown and designated as part of lot 31 on a plat of the property of Gary H. Harbit dated May 15, 1973, prepared by Carolina Engineering and surveying Company, recorded in Plat Book 54 at Page _ in the R.M.C. Office for Greenville County and having according to said latter plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Astor Street at the joint front corner of lot 31 and lot 32 and running thence with Astor Street S. 76-48 W. 89 feet to an iron pin at the joint front corner of lot 30 and lot 31; thence with lot 30 N. 37-23 W. 91.3 feet to an iron pin; thence with a new line through lot 31 N. 5-01 E. 73.4 feet to an iron pin at the joint rear corner of lot 43 and lot 44; thence with lot 43 and lot 42 N. 78-23 E. 104 feet to an iron pin at the joint rear corner of lot 31 and lot 32; thence with lot 32 S. 13-12 E. 150.1 feet to the point of beginning.

This is the same property conveyed to the mortgagor by deed of Thomas H. Grubbs and Dianne P. Grubbs to be recorded herewith.

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 in the event 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 easements and restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Horrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, prepayment and late charges as provided in the Note, and the principal of and interest on any Future Advances secured by this Mortgage,

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