4.4315 5.844

## **MORTGAGE**

THIS MORTGAGE is made this 10th day of July 19 74 between the Mortgagor, Charles E. Stroud and Barbara W. Stroud

(herein "Borrower"), and the Mortgagee, Garolina Federal Savings and Loan Association , a corporation organized and existing under the laws of South Carolina , whose address is P.O. Box 10121, Greenville, S.C. 29603 (herein "Lender").

Whereas, Borrower is indebted to Lender in the principal sum of Twenty-One Thousand One Hundred Fifty 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 July 1, 1999

To Secuse 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, being shown as Lot No. 52 on plat of Magnolia Acres Subdivision as recorded in the RMC Office for Greenville County, South Carolina, in Plat Book GG, at Page 133, and having, according to said plat, the following courses and distances, to-wit:

BEGINNING at an iron pin on the edge of Fleetwood Drive, joint front corner of Lots Nos. 52 and 72; thence running with the common line of said lots, N.21-10 W. 112 feet to an iron pin; thence, N. 40-03 E. 120.5 feet to an iron pin on Cool Brook Drive; thence with said Drive, S. 49-50 E. 149 feet to an iron pin at the intersection of Cool Brook Drive and Fleetwood Drive; thence with said intersection, S. 2-00 W. 39 feet to an iron pin on the edge of Fleetwood Drive; thence with said Drive, S. 66-16 W. 52.6 feet to an iron pin and S. 68-50 W. 109 feet to an iron pin, the point of beginning.



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 for 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:

L Payment of Principal and Interest. Borrower shall promptly pay when shor the principal of and interest on the imbidedness existenced by the Note, prepayment and late charges as provided in the Note, and the principal of and interest on any Fature Afrances secured by the Mortgage

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