THIS MORTGAGE is made this 19th day of July , 1974, between the Mortgagor, J. Henry Garrison, III

and the Mortgagee, Carolina Federal Savings and Loan/Association, of Greenville organized and existing under the laws of , whose address

Whereas, Borrower is indebted to Lender in the principal sum of Sixteen Thousand Six 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

Unit No. 14, in University Ridge Horizontal Property Regime, as shown on plat thereof recorded in the Office of the R.M.C. for Greenville County, South Carolina, in Plat Book 5-F at Pages 55 and 56.

This is the identical property conveyed to the mortgagor herein by deed of Greerco, Inc., dated July 19, 1974, and to be recorded herewith in the R.M.C. Office for Greenville County, South Carolina.



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. Borrower 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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