R.H.C.

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MORTGAGE

24th day of June THIS MORTGAGE is made this between the Mortgagor, James Ernest Williams and Sarah H. Williams

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(herein "Borrower"). and the Mortgagee, Home Savings and Loan Association of the Piedmont, a corporation organized and existing under the laws of South Carolina, whose address is 208 East First Avenue, Easley, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty-Seven Thousand Four Hundred (\$37,400.00) --- 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 15 years from date ;

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 GREENVILLE , State of the following described property located in the County of South Carolina:

"ALL that certain piece, parcel or tract of land situate, lying and being in the County of Greenville, State of South Carolina, in Paris Mountain Township, on Armstrong Creek containing 34 3/4 acres more or less and having the following metes and bounds, to-wit:

BEGINNING at a stone on Armstrong Creek and running thence S 72 E 23.25 (1534.5) chains to water oak; thence N 15 W 12.20 (805.2) chains to poplar; thence N 48 1/2 E 7.50 (495) to beech on Armstrong Creek; thence down said creek to the BEGINNING comer."

ALSO:

"ALL that certain piece, parcel or tract of land situate, lying and being in the State of South Carolina, County of Greenville, in Paris Mountain Township on Armstrong Creek and Saluda River, containing 9 acres, more or less."

This being the same tract of land conveyed to the mortgagor herein by Warren Gibson by deed dated August 4, 1960, and recorded in the RMC Office for Greenville County in Deed Book 656 at page 138.

This is the identical property conveyed to James Earnest Williams and Sarah Heaton Williams by deed of Wayman Garren by deed dated May 15, 1962, and recorded in Deed Book 698 at page 481 in the RMC 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.

SOUTH CAROLINA -- FHLMC-1 "2--1 to 4 fam

