

MORTGAGE

THIS MORTGAGE is made this 5th day of May, 1977, between the Mortgagor, Roy L. Almond (herein "Borrower"), and the Mortgagee, GREER FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 107 Church Street, Greer, South Carolina 29651 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty-six Thousand and no/100ths (\$26,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated May 5th, 1977 (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 1, 2002;

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:

ALL that piece, parcel or lot of land, together with all buildings and improvements, situate, lying and being on the northern side of Ponder Road, in Greenville County, South Carolina, being shown and designated as Lot No. 30 on a plat of PONDER ROSA VILLAGE, made by Terry T. Dill, Surveyor, dated July 20, 1972, recorded in the RMC Office for Greenville County, S. C., in Plat Book 4-R, page 27, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Ponder Road at the joint front corners of Lots Nos. 29 and 30 and running thence N. 11-47 E., 388 feet to a point; thence along the rear line of Lot No. 8, S. 78-13 E., 100 feet to a point at the joint rear corners of Lots Nos. 30 and 31; thence along the common line of said lots, S. 11-47 W., 388 feet to a point on Ponder Road; thence along the northern side of Ponder Road, N. 78-13 W., 100 feet to the point of beginning.

The above property is part of the same conveyed to mortgagor by deed of Stubblefield Builders, Inc., recorded in Deed Book 1201, page 752, on June 25, 1974.

which has the address of Route 2, Ponder Road Greer (City)
(Street) (City)
South Carolina 29651 (herein "Property Address");
(State and Zip Code)

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 if 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 declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

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