## **MORTGAGE**

BOOK 1414 PASE 354

THIS MORTGAGE is made this 31st day of October , 19.77 between the Mortgagor, Thomas M. McDermott and Ann M. McDermott (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 Forty-One Thousand Eight Hundred Fifty and NO/100ths
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 ofGreenville
ALL that certain piece, parcel or lot of land, with all improvements thereon, or hereafter to be constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, in the City of Mauldin, being known and designated as Lot 189 on plat of Forrester Woods, Section IV, recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 4-R at Page 68, and having, according to said plat, the following metes and bounds, to-wit:
BEGINNING at a point on Royal Oak Court, joint front corner of Lots 188 and 189 and running thence along the common line of said lots S. 71-04 E. 157.7 feet to an iron pin, joint rear corner of Lots 188 and 189; thence turning and running N. 17-35 E. 115 feet to a point; thence N. 9-30 W. 85 feet to a point, joint rear corner of Lots 189 and 190; thence turning and running along the common line of said lots S. 66-02 W. 187.9 feet to a point on Royal Oak Court, joint front corner of Lots 189 and 190; thence turning and running along said Court S. 22-09 E. 35 feet to a point; thence continuing with the curve of Royal Oak Court S. 18-01 W. 35 feet to the point of beginning.
DERIVATION: This is that same property conveyed to Thomas M. McDermott and Ann M. McDermott by deed of Lawrence K. White and Linda A. White dated and recorded concurrently herewith.
DOCUMENTARY STAMP = 1 6. 7 6 12
which has the address of 5 Royal Oak Court Mauldin (Street) (City)
South Carolina (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

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.