

GREENVILLE CO. S.C.

SEP 11 4 23 PM '78

CLERK'S OFFICE

BOOK 1443 PAGE 838

MORTGAGE

THIS MORTGAGE is made this 11th day of September, 1978, between the Mortgagor, David W. Garner, Sr. and Patricia E. Garner, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association, a corporation organized and existing under the laws of the United States of America, whose address is 301 College Street, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty Thousand Eight Hundred Fifty and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated September 11, 1978, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on October 1, 2008.

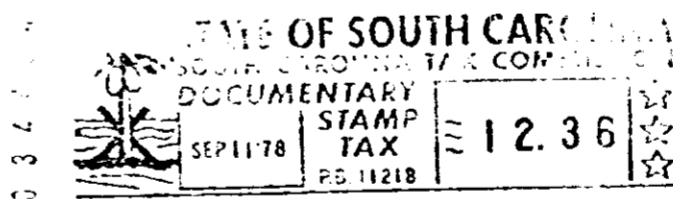
TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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:

on the northwestern corner of the intersection of Alder Drive with Yellow Wood Drive, being shown and designated as Lot Number 605 on a plat of WESTWOOD, Section VI, made by Piedmont Engineers and Architects, dated November 18, 1974, recorded in the RMC Office for Greenville County, S.C. in Plat Book 4-X at Page 100, and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin at the joint front corner of Lots 604 and 605 and running thence with the right of way of Alder Drive, S 24-21 E 30 feet to an iron pin; thence, S 16-11 E 50 feet to an iron pin; thence, S 8-09 E 64.84 feet to an iron pin; thence, S 38-50 W 36 feet to an iron pin; thence, S 82-50 W 23.3 feet to an iron pin; thence, S 70-38 W 27 feet to an iron pin at the joint corner of Lots 605 and 577; thence with the joint line thereof, N 23-41 W 183.35 feet to an iron pin; thence, S 84-00 W 110 feet to an iron pin on Alder Drive, the point of beginning.

This is the same property conveyed to the mortgagors by deed of Stan N. Williams dated September 11, 1978 and recorded on even date herewith.

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which has the address of 316 Alder Drive, Simpsonville, South Carolina 29681
(Street) (City)
(State and Zip Code) (herein "Property Address");

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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