FILED
GREENVILLE CO. S.C.
OCT 3 12 30 PM

MORTGAGE

THIS MORTGAGE is made this 2nd day of October, 19 78, between the Mortgagor, Ronald F. and Gwen W. Adams, (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 Twenty-Seven Thousand Five Hundred Fifty and No/100($27,550) Dollars, which indebtedness is evidenced by Borrower's note dated October 2, 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 September 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:

ALL that certain piece, parcel or lot of land together with any improvements thereon in the Town of Simpsonville, on the southerly side of Cloverdale Lane being shown designated as Lot No. 114 on plat of Section 2, Bellingham, recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 4-N at Page 79 and having according to said plat the following metes and bounds to-wit:

BEGINNING at an iron pin on the southerly side of Cloverdale Lane, joint front corner of Lots No. 113 and 114 and running thence with the joint lines of said lots S. 12-12 E. 217.8 feet to an iron pin; running thence S. 88-20 W. 85 feet to an iron pin at joint rear corner of Lots No. 114 and 115; thence with the joint line of said lots N. 11-06 W. 205.1 feet to an iron pin on the southerly side of Cloverdale Lane; thence with the southerly side of said Lane N. 79-29 E. 38.6 feet to a point; thence continuing with the southerly side of said Lane N. 77-05 E. 41.4 feet to the point of BEGINNING.

The within conveyance is subject to restrictions of record and also subject to utility easements and right-of-ways of record or on the ground along with tap fees, set-back lines and zoning regulations.

This being the same property acquired by Mortgagor by deed dated October 2, 1978, from John J. Veilleux and recorded in the R.M.C. Office for Greenville County, South Carolina, in Deed Book 1089 at Page 118.

STATE OF SOUTH CAROLINA
DOCUMENTARY STAMP TAX
OCT 3-'78 $11.00

which has the address of 414 Cloverdale Lane, Simpsonville, S.C.
(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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