MORTGAGE

- 3 36 t4 179 August 791.05. Morigagor. Kenneth L. Ward and Charlene F. Ward . (herein "Borrower"), and the Mortgagee UNITED HEDERAL. 4D LOAN ASSOCIATION OF FOUNTAIN INN a corporation organized and existing Eurified States of America whose address is 201 Trade Street.

Willet As Bos ower is indebted to Lender in the principal sum of Twenty seven thousand four hundred twenty one and 87/100 (27,421.87). Dollars, which indebtedness is evidenced by Borrower's note (herein "Note"), providing for monthly installments of principal and interest. with the balance of the indebtedness, if not sooner paid, due and payable on . December 1, .2001,

To Sill URE 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 "Fillure 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 lot of land lying in the Town of Mauldin, County of Greenville, State of South Carolina, and shown as Lot No. 78, Rosewood Circle, of Peachtree Terrace, Section 2, and recorded in the RMC Office for Greenville County in Plat Book BBB at page 154 and having according to said plat, the following metes and bounds, to-wit:

Beginning at an iron pin on the southeastern side of Rosewood Circle at the joint front corner of Lots 78 and 79 and running thence with the joint line of said lots, S. 53-04 E. 261.9 feet to an iron pin on the line of property of A. R. Wallce and C. F. Davis; thence with the Wallace and Davis line, S. 21-16 W. 122.3 feet to an iron pin; thence along the rear lines of Lots 76 and 77, N. 48-23 W. 258.4 feet to a point on the southeastern side of Rosewood Circle; thence with the side of said Circle, N. 50-14 E. 15 feet to an iron pin; thence N. 40-00 E. 82 feet to an iron pin at the point of beginning.

This is the same property conveyed to the mortgagors by deed of Leake & Garrett, Inc. dated August 31, 1979 and recorded in the RMC Office for Greenville County in Deed Book /// at page ///.

The mortgagee's address is: 201 Trade Street, Fountain Inn, SC

GCTO Mauldin, which has the address of ...

[City]

South Carolina 29662 ... (herein "Property Address"); [State and Zip Code] C

<u>د</u>ک 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 Morrgage 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. Ogrant 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, casements or restrictions Histed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

SOUTH CAROLINA-1 to 4 Family - 6-75 - FRAMA/FHEMC UNIFORM INSTRUMENT

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