esc: 1490 aug 339

MORTGAGE

December 4th THIS MORTGAGE is made this _ day of JOHNNY O. GRESHAM and BETTY G. GRESHAM 19_79 between the Mortgagor, ____ _, (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-ONE THOUSAND FIVE HUNDRED SEVENTY-FOUR & Dollars, which indebtedness is evidenced by Borrower's note dated December 4,1979, (herein Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on_ January 1, 2004

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: in the County of _ _, State of South Carolina:

ALL that certain piece, parcel, or lot of land, situate, lying and being on the southern side of East North Street, in the City and County of Greenville, South Carolina, being shown and designated on a Plat entitled "Property of Mrs. Ed B. Smith" prepared by James R. Freeland, RLS, recorded in the RMC Office for Greenville County in Plat Book 4-A, at Page 41-B, and having, according to said plat, the following metes and bounds:

BEGINNING at a fence post on the southern side of East North Street at the joint front corner of the property described herein and property now or formerly of Pollard and running thence with the common line of said property, S 43-30 E, 186 feet to an old iron pin; thence along the rear line of the lot described herein, S 54-23 W, 110 feet to an old iron pin; thence N 37-34 W, 42.6 feet to an iron pin; thence N 39-48 W, 51.6 feet to an iron pin; thence N 41-51 W, 84.5 feet to a new iron pin on the southern side of East North Street; thence along the southern side of said Street, N 50-48 E, 92.75 feet to an old iron pin; thence continuing along said course, 5.5 feet to the point of beginning.

This is the same property conveyed to the mortgagors herein by deed of Marjorie B. Rowe, dated December 4, 1979, to be recorded simultaneously herewith.

 $7.4 \times$

1810 East NOrth Street, Greenville, S. C. which has the address of (City)

29607

_(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.

SOUTH CAROLINA — 1 to 4 Family-6/75-FNMA/FHLMC UNIFORM INSTRUMENT (with amendment adding Para. 24)

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