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MORTGAGE

THIS MORTGAGE is made this 29th day of August

19.80, between the Mortgagor, Delma L. Bradshaw and Patricia Ann Ormand

(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").

ALL that piece, parcel or lot of land in the County of Greenville, State of South Carolina, on the northern side of Stanley Drive, near the City of Greenville, being shown as Unit 63, on plat of Harbor Town, recorded in the RMC Office for Greenville County in Plat Book 5P, at Pages 13 and 14, and being more particularly described as follows:

BEGINNING at a point at the joint corner of Units 63 and 62 and thence running N. 39-35 E. 21.6 feet; thence turning and running S. 50-25 E. 73 feet; thence turning and running S. 39-35 W. 21.6 feet; thence turning and running N. 50-25 W. 73 feet to the point of beginning.

This being the same property acquired by the Mortgagors herein by deed of Donna Mosley Coleman of even date to be recorded herewith.

The within Renegotiable Rate Mortgage is modified by the terms and conditions of the attached Renegotiable Rate Mortgage Rider which is attached hereto and made a part of this Mortgage instrument.

STATE OF SOUTH CAROLINA COMMISSION OF DOCUMENTARY STAMP 18.00 M

South Carolina (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.