Ň

201 Trade Street Fountain Inn, SC

Closing Date: February 3, 1981 (Date Instrument Delivered)

FILED MORTGAGE

GRE NVILLE CO. S. CRENEGOTIABLE RATE NOTE (See Rider Attached)

29644

800x1531 123x673

THIS MORTGAGE is made this 3rd day of February
19.81, between the Morganor & Rilliam T. Watkins and Elizabeth W. Watkins
R.H.C. (herein "Borrower"), and the Mortgagee UNITED FEDERAL. SAVINGS AND LOAN ASSOCIATION OF FOUNTAIN INN a corporation organized and existing
SAVINGS AND LOAN ASSOCIATION OF FOUNTAIN INN a corporation organized and existing
under the laws of the United States of America , whose address is 201 Trade Street.
Fountain Inn, S. C. 29644 (herein "Lenck").
"NOTE" includes all Renewals and Amendments of the Note dated February 3, 1981 WHEREAS, Borrower is indebted to Lender in the principal sum ofForty Eight Thousand Four
Hundred & No/100 (\$48,400.00) Dollars, which indebtedness is evidenced by Borrower's note
dated. February. 3, .1981(herein "Note"), providing for monthly installments of principal and interest,
with the balance of the indebtedness, if not sooner paid, due and payable on February 1, .2011

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, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, known and designated as a portion of Lot \$14 on a plat of Subdivision of Green Lake Acres, by H. C. Clarkson, Jr., in July, 1965, recorded in Plat Book JJJ, at Page 115, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin N. 22-59 E. 100 feet to an iron pin; thence N. 45-59 E. 100 feet to an iron pin; thence N. 63-30 E. 226.3 feet to an iron pin; thence S. 14-08 W. 51.4 feet to an iron pin; thence S. 54-45 W. 551.8 feet to the beginning corner.

ALSO: ALL that piece, parcel or lot of land situate, lying and being in Greenville County, State of South Carolina, known and designated as Lot No. 14, as shown on a plat of the Subdivision of Green Lake Acres, prepared by H. C. Clarkson, Jr., in July, 1965, and having according to plat thereof which is recorded in the RMC Office for Greenville County in Plat Book JJJ, at Page 115, the metes and bounds as appear thereon.

BEGINNING at an iron pin N. 21-20 W. 33.6 feet to an iron pin; thence N. 1-12 E. 387.6 feet to an iron pin; thence N. 54-45 E. 368.5 feet to an iron pin; thence S. 14-08 W. 665.2 feet to an iron pin; thence N. 84-13 W. 135 feet to an iron pin, the point of beginning.

This being the same property conveyed to the Mortgagors herein by deed of William H. Shropshire & Kathryn F. Shropshire to be recorded of even date herewith.

PROTICE: THIS MORTGAGE SECURES A NOTE WHICH CONTAINS PROVISIONS FOR AUTOMATIC GENEWAL OF SUCH NOTE FOR SUCCESSIVE PERIODS NOT TO EXTEND BEYOND Jan. 1 2011 THE INTEREST RATE AND THE PAYMENTS UNDER THE NOTE MAY CHANGE AT THE TIME OF EACH RENEWAL. A COPY OF THE PROVISIONS OF THE NOTE RELATING TO RENEWAL AND CHANGE OF INTEREST RATE AND PAYMENTS IS ATTACHED TO THIS WORTGAGE AS AN EXHIBIT.

which has the address of ... Route 14, Pruitt Drive, Greenville,
[Street] [City]

S. C., 29607 (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. Histed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

4328