



MORTGAGE

BOOK 1561 PAGE 489

THIS MORTGAGE made this seventh day of January 1982, between the Mortgagor, Gregory L. Turner (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings & Loan Association, a corporation organized and existing under the laws of United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina, (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ Four thousand and no/100 which indebtedness is evidenced by Borrower's note dated January 7, 1982, and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on July 6, 1982.

TO SECURE to Lender 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, 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 piece, parcel or lot of land situate, lying and being on the northwestern side of Foxwood Lane, near the City of Greenville, in the County of Greenville, State of South Carolina, and known and designated as Lot No. 16 of a subdivision known as Pebblecreek, Phase II, Section III, plat of which is recorded in the RMC Office for Greenville County in Plat Book 6H, at Page 87, and according to said plat, has the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northwestern side of Foxwood Lane, joint front corner of Lots 15 and 16, and running thence with the joint line of said lots, N. 29-59-43 W., 191.29 feet to the center of a creek, iron pin set back twenty-five feet, more or less, from center line of said creek; running thence with a traverse line, N. 32-13 E., 111.18 feet to an iron pin twenty feet, more or less, from the center line of said creek, it being the intention that the center line of said creek is the boundary line; running thence with the line of Lot 17, S. 30-11-11 E., 231.50 feet to an iron pin on the northwestern side of Foxwood Lane; running thence with the northwestern side of Foxwood Lane, S. 56-11-09 W., 100 feet to an iron pin, the point of beginning.

This is the same property conveyed to the Mortgagor herein by deed of Pebblepart, LTD., A S. C. Limited Partnership, dated December 29, 1978, and recorded in the RMC Office for Greenville County, S. C. in Deed Book 1094, at Page 588.



which has the address of Lot 16 Pebble Creek S/D, Phase II, Section III, South Carolina (therein "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 and rents, all of which 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 hereinafter 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, and that the Property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

- UNIFORM COVENANTS Borrower and Lender covenant and agree as follows:
1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.
2. Funds for Taxes and Insurance. Subject to applicable law or a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum therein "Funds" equal to one-twelfth of the yearly taxes and assessments (including condominium and

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