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GREENVILLE CO. S. C

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MORTGAGE

THIS MORTGAGE is made this 9th day of May , 19 75 between the Mortgagor, GEORGE C. CARPENTER AND CAROLINE L. CARPENTER

and the Mortgagee, SECURITY FEDERAL SAVINGS & LOAN ASSOCIATION, a corporation organized and existing under the laws of THE UNITED STATES OF AMERICA, whose address is GREENVILLE, SOUTH CAROLINA (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of NINETEEN THOUSAND NINE HUNDRED SEVENTY FIVE ---- Dollars, which indebtedness is evidenced by Borrower's note of even date herewith (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on APRIL 10, 2000

N 64-30 E 85 feet to an iron pin, joint front corner of Lots 11 and 12; thence along the line of Lot No. 12, S 25-30 E 170 feet to an iron pin the line of Lot No. 14; thence along the line of Lots Nos. 14 and 15, S 64-30 W 85 feet to an iron pin, joint rear corner of Lots Nos. 11 and 10; thence along the line of Lot No. 10, N 25-30 W 175 feet to an iron pin on the sourceast side of Forest View Drive, the point of

beginning.

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To Have and 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 Mortagage; and all of the foregoing, together with said property (or the leasehold estate in the event this Mortagage 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, Borrower will warrant and restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

Uniform Covenants. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, prepayment and late charges as provided in the Note, and the principal of and interest on any Future evidenced by the Note, prepayment and late charges as provided in the Note, and the principal of and interest on any Future Advances secured by this Mortgage.

SOUTH CAROLINA-FHLMC-1/72-I to 4 family