

FILED
GREENVILLE CO. S. C.
OCT 1 10 24 AM '78
S. C. COUNTY CLERK

MORTGAGE

THIS MORTGAGE is made this 31st day of October, 1978, between the Mortgagor, RONALD M. USSERY and NORMA C. USSERY, (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings and Loan Association, a corporation organized and existing under the laws of the 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 FORTY-FOUR THOUSAND EIGHT HUNDRED FIFTY AND NO/100 Dollars, which indebtedness is evidenced by Borrower's note dated October 31, 1978, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on November 1, 2008.

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 in the State of South Carolina, County of Greenville, City of Greenville, shown as the front portion of Lot No. 96 on a plat of North Hills, recorded in the R.M.C. Office for Greenville County in Plat Book H, at Page 138 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the West side of McDonald Street at the joint front corner of Lots Nos. 95 and 96 and running thence along the line of Lot No. 95, N. 66-28 W. 150-feet to an iron pin; thence N. 23-32 E. 70-feet to an iron pin on the south side of Kenwood Lane; thence along Kenwood Lane S. 66-28 E. 150-feet to the west side of McDonald Street; thence along the west side of McDonald Street, S. 23-32 W. 70-feet to the beginning corner.

This being the same property conveyed to the mortgagors by deed of even date herewith; and being conveyed to Asa Gray and Susan W. Gray from Havelyn L. Spake as recorded in the R.M.C. Office for Greenville County in Deed Book 899, at Page 310 on September 28, 1970.

RECEIVED
STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE
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which has the address of 225 McDonald Street Greenville, S.C. 29609 (herein "Property Address");
[Street] [City] [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 seized 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.

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