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MORTGAGE

THIS MORTGAGE is made this 17th day of January 19 79, between the Mortgagor, Billy R. Chandler, therein "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 (therein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Ninety Thousand and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated January 17, 1979 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on September 1, 2009.

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 piece, parcel or lot of land, situate, lying and being in the City of Greenville, County of Greenville, State of South Carolina, being shown and designated as Lot No. 56 of a subdivision known as STONE LAKE HEIGHTS, Section III, on plat thereof prepared by Piedmont Engineering Service, dated October 1, 1958, revised May 26, 1961, and recorded in the SMC Office for Greenville County in Plat Book QQ at Page 96, and also being shown on a plat entitled "Property of Billy R. Chandler", prepared by Carolina Surveying Company, recorded in the SMC Office for Greenville County in Plat Book 6Z at Page 12, and having, according to the more recent plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the western side of Stone Lake Drive, joint front corner of lots 56 and 57 and running thence N. 76-30 W. 263.0 feet to an iron pin; running thence N. 30-50 E. 125.8 feet to an iron pin; running thence S. 76-30 E. 231.3 feet to an iron pin on the western side of Stone Lake Drive; running thence with the western side of Stone Lake Drive, S. 13-31 W. 127 feet to the point of beginning.

THIS is the same property as that conveyed to the Mortgagor herein by deed from Susan B. Patterson recorded in the SMC Office for Greenville County in deed book 178 at page 417 on September 22, 1976.

THE mailing address of the Mortgagee herein is P.O. Drawer 408, Greenville, South Carolina 29602.

which has the address of Stone Lake Drive Greenville, South Carolina 29602 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, 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.

SOUTH CAROLINA —

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