

GREENVILLE CO. S. C.
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DONNIE S. TANKERSLEY
R.M.C.

MORTGAGE

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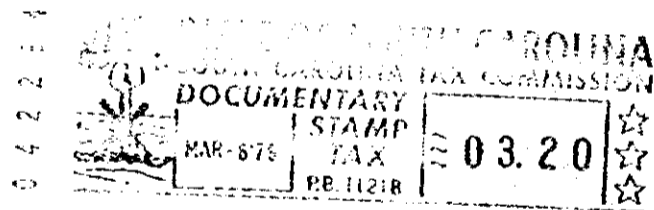
THIS MORTGAGE is made this 7th day of March 1979, between the Mortgagor, Charles E. Spearman (herein "Borrower"), and the Mortgagee, Carolina Federal Savings & Loan Association, a corporation organized and existing under the laws of the State of South Carolina, whose address is P.O. Box 10148, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Eight Thousand and No/100-- (\$8,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated March 7, 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 March 1, 1984

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: and being near the City of Greenville, and being more particularly described as Lot 19, Section B, as shown on a plat entitled "A Subdivision for Woodside Mills, Greenville, S. C.", made by Pickell & Pickell, Engineers, Greenville, S.C., January 14, 1950, and recorded in the R.M.C. Office for Greenville County in Plat Book W, Pages 111-117, inclusive, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northeast side of West Fifth Street at the joint corner of Lots 19 and 20 and runs thence along the line of Lot 20 N. 34-47 E., 116.7 feet to an iron pin on the southwest edge of a twelve foot alley; thence along the said alley S. 55-08 E., 103.3 feet to an iron pin on the northwest side of Woodside Avenue; thence along Woodside Avenue S. 20-30 W., 119.2 feet to an iron pin at the corner of Woodside Avenue and West Fifth Street; thence along West Fifth Street N. 55-15 W., 133 feet to the beginning corner.

This is the same property conveyed to the mortgagor by deed of Sammy R. Kay and Doris S. Kay recorded in the R.M.C. Office for Greenville County on June 5, 1970, in Deed Book 891, Page 359.



which has the address of 1 Fifth Street, Woodside Greenville, S.C. (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 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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