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MORTGAGE

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THIS MORTGAGE is made this 27th day of July, 1979, between the Mortgagor, Martin R. Turner and Karen E. Turner

(herein "Borrower"), and the Mortgagee, Home Savings and Loan Association of the Piedmont, a corporation organized and existing under the laws of South Carolina, whose address is 208 East First Avenue, Easley, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Ten Thousand and No/100ths (\$10,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated July 27, 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 8 years from date.

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 Gantt Township, Greenville County, State of South Carolina, being known and designated as a portion of Lot 43 on plat of Oakvale Farms made by C. C. Jones, Engineers, August, 1941, recorded in the RMC Office for Greenville County, in Plat Book M at page 15 and having the following metes and bounds:

BEGINNING at an iron pin on the edge of County Road at the corner of the property herein described and property of Jimmie A. Watkins (now Martin R. Turner) and running thence North 43-28 West 155 feet to an iron pin; thence running North 64-21 West 99 feet, more or less to a point; thence running North 12-2 West 58 feet to an iron pin; thence running in a northerly direction 20 feet across drive to an iron pin; thence running North 7-42 West 137.4 feet to an iron pin; thence running South 58-18 East 400 feet more or less to a point on the edge of county road; thence running along county road South 9-48 East 49.3 feet to an iron pin; thence still with said road South 20-10 West 54 feet to an iron pin; thence still with county road South 32-43 West 105 feet to an iron pin and the point of BEGINNING.

LESS, HOWEVER, that certain 20 foot road as shown on plat recorded in Plat Book 6-E at page 45, and being sold under Bond for Title to Jimmie Watkins recorded in Deed Book 1062 at page 119.

This being the identical property conveyed to Martin R. Turner and Karen E. Turner by Charlie E. Waddell and Patricia Ann Waddell on above date, to be recorded herewith in the Register of Mesne Conveyance of Greenville County, South Carolina.



which has the address of Oakvale Road Greenville, South Carolina (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 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, 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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