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MORTGAGE

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THIS MORTGAGE is made this 24th day of August 1979 between the Mortgagor, John L. Baker and Susan M. Baker (herein "Borrower"), and the Mortgagee, Carolina Federal Savings and Loan Association a corporation organized and existing under the laws of the State of South Carolina whose address is Greenville, South Carolina (herein "Lender").

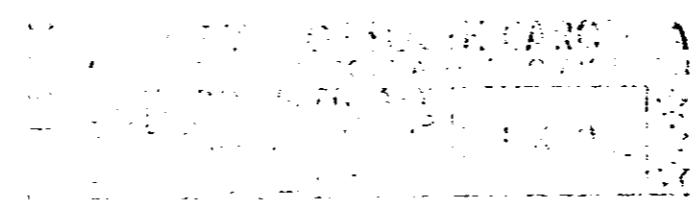
WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty Seven Thousand Three Hundred and 00/100 Dollars, which indebtedness is evidenced by Borrower's note dated August 24, 1979 (herein "Note"), providing for monthly instalments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on August 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 _____ State of South Carolina:

All that piece, parcel or lot of land lying in the State of South Carolina, County of Greenville, City of Greenville, shown as a portion of Lot 31, Section C, Stone Land Company, plat of which is recorded in Plat Book A at page 341 and having the following courses and distances:

BEGINNING at an iron pin on the southern side of Croft Street, which iron pin is 270.75 feet from the southeast intersection of Croft Street and Robinson Street; and running thence S. 1-41 W. 200 feet to an iron pin on the northern side of a 16-foot alley; thence with the northern side of said alley, S. 83-13 E. 54 feet to an iron pin in the rear corner of Lot No. 33; thence with the line of Lot No. 33, N. 1-41 E. 200 feet to an iron pin on the southern side of Croft Street; thence with the southern side of Croft Street, N. 83-13 W. 54 feet to the point of beginning.

Being the same property conveyed by John Thomas Outlaw, Jr. and Marie A. Outlaw by deed recorded herewith.



which has the address of 215 West Croft Street, Greenville, S. C. 29609 (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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