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DONALD BANKERSLEY  
R.H.C.

BOOK 1481 PAGE 778

# MORTGAGE

THIS MORTGAGE is made this 18th day of September 1979, between the Mortgagor, Anne M. Garrett (herein "Borrower"), and the Mortgagee, FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

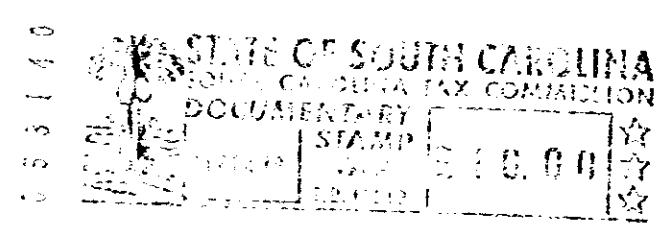
WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty five thousand and 00/100 (\$25,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated September 18, 1979 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on

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 near the City of Greenville, in the County of Greenville, State of South Carolina, being known and designated as Lot No. 28 on Plat of Chestnut Hills No. 1, plat of which is recorded in the RMC Office for Greenville County in Plat Book QQ at page 83, reference being craved to said plat for a more complete metes and bounds description.

This is the same property conveyed to Robert D. Garrett and Anne M. Garrett by deed of Newell Weldon Howington dated August 21, 1964 and recorded in the RMC Office for Greenville County in Deed Book 756 at page 250; Robert D. Garrett subsequently conveyed his one-half interest in said property to Anne M. Garrett by deed dated December 1, 1979 and recorded in said RMC Office in Deed Book 1094 at page 250.

The mortgagee's address is: PO Box 1268, Greenville, S. C. 29602



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which has the address of 110 Kathryn Court, 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 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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