

FILED
GREER CO. S. C.
SEP 28 8 32 AM '79
DONNIE J. JANKERSLEY
R.M.C.

BOOK 1482 PAGE 423

MORTGAGE

THIS MORTGAGE is made this 28th day of September, 1979, between the Mortgagor, WILLIAM I. CAIRNS and GLORIA R CAIRNS (herein "Borrower"), and the Mortgagee, GREER FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 107 Church Street, Greer, South Carolina 29651 (herein "Lender").

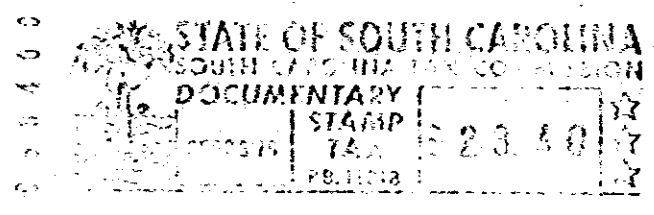
WHEREAS, Borrower is indebted to Lender in the principal sum of Fifty-eight Thousand Five Hundred and no/100ths Dollars, which indebtedness is evidenced by Borrower's note dated September 28, 1979 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, 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, with all buildings and improvements thereon, situate, lying and being near the City of Greenville, Greenville County, South Carolina, on the northerly side of Stone Ridge Court, being known and designated as Lot No. 213 on a plat entitled MAP NO. 2, SECTION I, SUGAR CREEK, made by C. O. Riddle, dated June 14, 1974, and recorded in the RMC Office for Greenville County, S. C., in Plat Book 4-R, page 85, and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northerly side of Stone Ridge Court, said pin being at the joint front corner of Lots Nos. 213 and 214 and running thence with the common line of said lots, N. 05-29-57 W., 159.64 feet to an iron pin, the joint rear corner of Lots 213 and 214; thence N. 66-33-17 E., 83.76 feet to an iron pin, the joint rear corner of Lots 213 and 218; thence S. 43-33-16 E., 76.24 feet to an iron pin; thence S. 24-06-30 W., 135 feet to an iron pin on the northerly side of Stone Ridge Court; thence with the northerly side of Stone Ridge Court on a curve, the chord of which is N. 76-51-57 W., 60.52 feet to an iron pin, the point of beginning.

The above property is the same conveyed to the Mortgagors by deed of David G. Reese and Elizabeth A. Reese to be recorded simultaneously herewith.



which has the address of 105 Stone Ridge Court, Greer (Street) (City) S. C. 29651 (State and Zip Code) (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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