

FILED
GREENVILLE CO. S. C.
NOV 20 2 56 PM '79
DONNIE S. TANKERSLEY
R.M.C.

1483 902

MORTGAGE

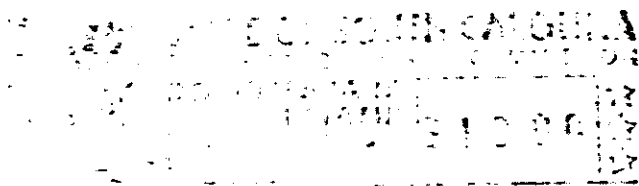
THIS MORTGAGE is made this 20 day of November, 1979, between the Mortgagor, Lowell S. Cross and Mary Jo McMath Cross, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association, a corporation organized and existing under the laws of the United States of America, whose address is 301 College 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 November 20, 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 October 1, 2010.....;

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 situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as 2.46 acres, more or less, as shown on a plat entitled "PROPERTY OF LOWELL S. CROSS" made by C.O. Riddle, Registered Surveyor, dated November 5, 1979 and recorded November 20, 1979 in plat book 7-5 at page 24 in the Office of the R.M.C. for Greenville County, S.C., reference to said plat is hereby made for a metes and bounds description.

THIS is a portion of the property conveyed to Lowell S. Cross by deeds of Patterson-Taylor Builders, Inc. dated March 25, 1976 and recorded March 31, 1976 in deed volume 1033 at pages 913 and 914 in the Office of the R.M.C. for Greenville County, S.C. Subsequently, Lowell S. Cross conveyed an undivided one-half interest in property described above to Mary Jo McMath Cross by deed of even date herewith to be recorded.



which has the address of Boiling Springs Rd. & Devenger Rd. Greer,
S.C. 29651 (herein "Property Address");
(State and Zip Code)

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.

GCTC --- 1 NO20 79 1447

4.00C1

4328 RV-2

1060