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MORTGAGE

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THIS MORTGAGE is made this 30th day of June 1980 between the Mortgagor, James H. Stevens and Janice M. Stevens (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings & Loan Association, a corporation organized and existing under the laws of United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina, (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty-six Thousand and No/100 (\$26,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated June 30, 1980 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on July 1, 2010.

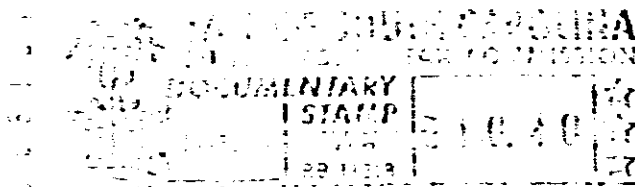
To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 piece, parcel or lot of land, with the buildings and improvements thereon, situate, lying and being on the western side of Lorena Drive near the City of Greenville, County of Greenville, State of South Carolina, being shown and designated as Lot No. 2 on a plat of Lorena Park by Jones and Sutherland, Engineers, dated May 29, 1959, recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book SS, at page 171, and having according to a more recent plat of said property prepared by Jeffery M. Plumblee, R. L. S. #7881, dated June 23, 1980 and recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book 8-A, at page 38, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the western side of Lorena Drive at the joint front corner of Lots 2 and 3 and running thence with said lots S. 70-19 W., 163.6 feet to an iron pin; thence N. 0-28 E., 85.4 feet to an iron pin at the joint rear corner of Lots 1 and 2; thence with the joint line of said lots N. 70-23 E., 134.1 feet to an iron pin on the western side of Lorena Drive; thence with the western side of Lorena Drive S. 19-46 E., 80 feet to the point of beginning.

This being the same property conveyed unto the Mortgagors by deed of Robert H. Keown recorded of even date herewith.

This conveyance is made subject to any and all existing reservations, easements, rights of way, zoning ordinances and restrictions or protective covenants that may appear of record on the recorded plat(s) or on the premises.



which has the address of 4 Lorena Drive Taylors, South Carolina 29687 (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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