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CO. S. C.

MORTGAGE

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THIS MORTGAGE made this 31st day of March 1981 between the Mortgagor, Jerry O. Sims (herein "Borrower"), and the Mortgagee, UNITED FEDERAL SAVINGS AND LOAN ASSOCIATION OF FOUNTAIN INN, a corporation organized and existing under the laws of the United States of America, whose address is 201 Trade Street, Fountain Inn, S. C. 29644 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Sixteen Thousand and no/100ths (\$16,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated March 31, 1981 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on May 1, 1996.

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 MY 2/3 INTEREST IN AND TO:

ALL that lot of land in the County of Greenville, State of South Carolina, in the vicinity of Fountain Inn, S.C., containing 0.6 acres, more or less, as shown on plat of Jerry Sims property recorded in Plat Book ZZ at Page 67, and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin in the center of a small unnamed road, which small roads runs off of the Southern side of Goldsmith Road at a point approximately 500 feet Southwest of the intersection of Goldsmith Road and Jones Mill Road, which point is 598 feet from the middle of Goldsmith Road, and running thence S. 64-30 E., 175 feet to an iron pin; thence S. 25-30 W., 150 feet to an iron pin; thence N. 64-30 W., 175 feet to an iron pin in the center of said road; thence with the center of said road N. 25-30 E., 150 feet to the point of beginning. Being the identical property conveyed to the Mortgagor herein by deed of William S. Sims, recorded October 25, 1961 in Deed Volume 685 at Page 34, RMC Office for Greenville County.

**ALSO: All that certain lot of land situated in Fairview Township, County of Greenville, State of South Carolina, fronting on Fountain Inn Drive and being more fully described, to-wit:

BEGINNING at an iron pin in the center of Fountain Inn Drive, joint front corner with property presently owned by Mortgagor and running thence along Mortgagor property line S. 64-30 E., 175 feet to an iron pin; thence S. 25-30 W., 200 feet to an iron pin; thence N. 64-30 W., 175 feet to an iron pin in the center of said road; thence with the center of said Road; thence with the center of said road N. 25-30 E., 200 feet to an iron pin, being the point of beginning. Being the identical property conveyed to the Mortgagor herein by deed of William S. Sims recorded November 1, 1967 in Deed Volume 831 at Page 635 RMC Office for Greenville County.

The Mortgagor after having acquired full interest in the above described lots deeded a one-half interest in said lots to Willie S. Sims as recorded in Deed Volume 888 at Page 98 on April 16, 1970, RMC Office for Greenville County, the said Willie S. Sims subsequently died as shown in Apartment 1336, File 13, Probate Court of Greenville County, leaving, as one of her heirs, Jerri Anne Sims Mostella a 1/6 interest. The said Jerri Anne OVER** which has the address of Route 2, Fountain Inn Drive, Simpsonville, SC 29681, (Street) (City)

(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 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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