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DONALD E. TANKERSLEY
R.M.C.

MORTGAGE

THIS MORTGAGE is made this 21st day of April, 19 81,
between the Mortgagor, Edward L. Holcombe and Penny R. Holcombe
(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 (\$41,350.00) Forty-one
thousand three hundred fifty and 00/100 Dollars, which indebtedness is
evidenced by Borrower's note dated April 21, 1981 (herein "Note"), providing for monthly install-
ments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on
April 1, 2011;

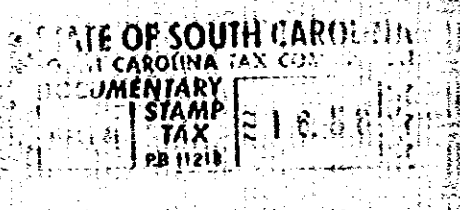
To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the
payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this
Mortgage, and the performance of the covenants and agreements of Borrower herein 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, and in Ward Two of the City of
Greenville on the west side of Rowley Street, and being known and designated as the
northern half of Lot No. 38 of a subdivision of the property of the Stone Land Company
as shown on plat thereof made by J. E. Serrine and Company as recorded in the RMC Office
for Greenville County in Plat Book A, at Page 339, and having the following metes and
bounds, to wit:

BEGINNING at an iron pin on the west side of Rowley Street in the center
of the front line of Lot No. 38 at the corner of the lot now or formerly belonging to
Lucy C. Walker, and running thence along the line of that lot, N 69°29' W, 210 feet to
an iron pin at the rear corner of said lot on the east side of an alley; thence along
the line of said alley N 20°19' E, 50 feet to an iron pin at the rear corner of Lot No.
36, now or formerly belonging to James Angel; thence along the line of that lot S
69°29' E, 210 feet to an iron pin at the corner of said lot on the west side of Rowley
Street; thence along the west side of Rowley Street S 20°19' W, 50 feet to the beginning
corner.

The within conveyance is subject to restrictions, utility easements, rights
of way, zoning regulations, and other matters as may appear of record, on the recorded
plats or on the premises.

The within is the identical property heretofore conveyed to the grantor by
deed of William Henry Townsend, recorded July 15, 1980, RMC Office for Greenville County,
S. C., in Deed Book 1129, at Page 172.



which has the address of 21 Rowley Street Greenville
(Street) (City)
South Carolina 29601 (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 improve-
ments 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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