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**MORTGAGE**

THIS MORTGAGE is made this 30th day of June, 1981, between the Mortgagor, DARRYL R. MCELVEEN and L. MEAD MCELVEEN, (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").

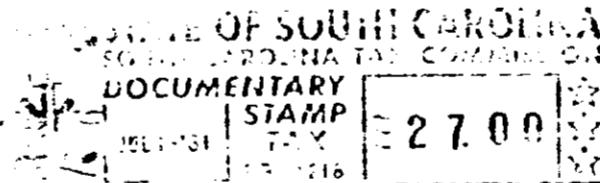
WHEREAS, Borrower is indebted to Lender in the principal sum of Sixty-Seven Thousand Five Hundred and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated June 30, 1981, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on July 1, 1995;

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, located, lying and being in the County of Greenville, State of South Carolina, on the Western side of South Pleasantburg Drive as shown on plat entitled "Survey for Darryl R. McElveen and L. Mead McElveen", dated June 26, 1981, prepared by Freeland & Associates, recorded in the Greenville County RMC Office in Plat Book 8-R at Page 80, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point on the Western side of the right-of-way of South Pleasantburg Drive at the joint front corner of the within lot and property now or formerly of European Health Spa and running thence along said right-of-way S. 6-50 E., 99.0 feet to a point at the intersection of the rights-of-way of South Pleasantburg Drive and Skyview Drive; thence running along the Northern side of the right-of-way of said Skyview Drive N. 86-06 W., 101.9 feet to a point; thence running S. 83-10 W., 105.0 feet to a point; thence running N. 6-50 W., 80.0 feet to a point in the line of property now or formerly of European Health Spa; thence running along the joint line of the within lot and property now or formerly of European Health Spa N. 83-10 E., 205.0 feet to a point on the Western side of the right-of-way of South Pleasantburg Drive, the point and place of BEGINNING.

This is the same property conveyed to the Mortgagors herein by deed of Joe D. Howell recorded in the Greenville County RMC Office in Deed Book 1150 at Page 963 on 7/1/81.



which has the address of 634 S. Pleasantburg Drive, Greenville, South Carolina (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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