

FILED
S. C.

MORTGAGE

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GREENVILLE, S. C.

THIS MORTGAGE is made this 2nd day of February, 1982, between the Mortgagor, Lecil D. Wilbanks and Linda L. Wilbanks (herein "Borrower"), and the Mortgagee, POINSETT FEDERAL SAVINGS AND LOAN ASSOCIATION of Travelers Rest, a corporation organized and existing under the laws of South Carolina, whose address is 203 State Park Road, Travelers Rest, S. C. 29690 (herein "Lender").

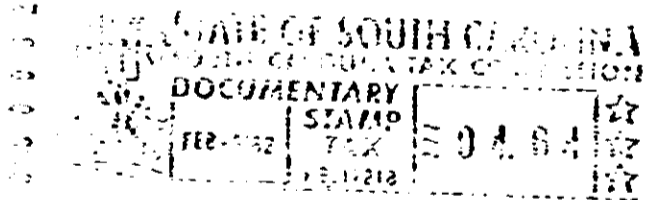
WHEREAS, Borrower is indebted to Lender in the principal sum of Eleven Thousand Six Hundred and No/100ths Dollars, which indebtedness is evidenced by Borrower's note dated February 2, 1982 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on September 1, 1992.

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 in O'Neal Township, Greenville County, South Carolina on the west side of McElheney Road and joining lands of Terry T. Dill, Beaty Styles, Eunice Andrea and other lands of grantor and containing 1.4 acres more or less and having the following metes and bounds, to-wit:

BEGINNING at corner of Beaty Styles Lot No. 1 and running thence N. 48-08 W. 412 feet to an iron pin on branch; thence with the branch as the property line N. 52-43 E. 149.5 feet to an iron pin at the corner of Lot No. 3; thence S. 48-08 E. 395 feet to an iron pin on bank of road (new S. C. Highway No. 23-139); thence along highway S. 50-45 W. 150 feet to the point of beginning.

Being the same property conveyed to the mortgagors herein by deed of Michael D. Sandlin dated February 2, 1982, and recorded in the RMC Office for Greenville County in Deed Book 1161 at Page 905.



which has the address of Dill Road, Taylors, SC (Street) (City), SC 29687 (State and Zip Code) (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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