

FILED
GREENVILLE CO. S. C.

BOOK 1579 PAGE 916

SEP 8 9 53 AM '82

MORTGAGE

DONNIE S. TANKERSLEY
R.M.C.

THIS MORTGAGE is made this 7th day of September, 1982, between the Mortgagor, Matthew V. and Kathleen B. Roughgarden, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association of South Carolina, 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 Fifty-Four Thousand Five Hundred (\$54,500.00) Dollars, which indebtedness is evidenced by Borrower's note dated September 7, 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 October 1, 2012.

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, being known and designated as Lot No. 163, of a subdivision known as Pebble Creek, Phase I, as shown on plat thereof being recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 5-D at page 1-5, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin, the joint front corner of Lots 163 and 162 on the southwest edge of Pebblecreek Drive and running thence along the joint line of Lots 162 and 163 S. 56-20 W. 175.72 feet more or less to an iron pin, the joint rear corner of Lots 162 and 163; thence turning and running along the rear lot line of Lot 163 N. 36-50 W. 110.0 feet more or less to an iron pin, the joint rear corner of Lots 163 and 164; thence turning and running along the joint line of Lots 163 and 164 N. 54-04 E., 173.4 feet, more or less to an iron pin on the southwest edge of Pebblecreek Drive; thence turning and running along the southwest edge of Pebblecreek Drive S. 37-51 E., 117.0 feet more or less to the point of beginning.

This being the same property conveyed to the Mortgagors herein by deed from First Federal Savings and Loan Association executed and recorded simultaneously herewith in the R.M.C. Office for Greenville County in Deed Book 1173 at page 486.

RECORDING OFFICE
GREENVILLE COUNTY, SOUTH CAROLINA
RECEIVED
SEP 11 1982
STAMP

which has the address of Lot 163, Pebblecreek Drive, Taylors, SC 29687
(Street) (City)
(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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