

GREENVILLE, S.C. **REN - GOTIABLE RATE** BOOK 85 PAGE 1388
MORTGAGE BOOK 1545 PAGE 898

JUL 1 3 11 PM '81
 THIS MORTGAGE is made this 30th day of June 1981, between the Mortgagor, Ray C. Sutherland (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings and Loan Association, a corporation organized and existing under the laws of The United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty-two thousand and no/100 (22,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated June 30, 1981 (herein "Note"), providing for monthly installments of principal and interest until December 1, 1984 (end of Initial Loan Term), with 9 Renewal Loan Terms, with adjustments in the interest rate, the initial interest rate being 13.50. The final maturity day of this Mortgage is

BEGINNING at an iron pin on the western side of Lanneau Drive in the front line of lot 58 which point is 12-1/2 feet from the northern corner of lot 57 and running thence with the western side of Lanneau Drive, N. 10-11 E. 62-1/2 feet to an iron pin in the center of the front line of lot 59; thence turning and running through the middle of lot 59, N. 79-49 W. 150 feet to a point in the center of the rear line of lot 59; thence S. 10-11 W. 62 1/2 feet to an iron pin in the center of the rear line of lot 58 which iron pin is 12 1/2 feet north of the corner of lot 57; thence turning and running through the middle of lot 58, S. 79-49 E. 150 feet to the western side of Lanneau Drive, the point of beginning.

The above property is the same property conveyed to the mortgagor by Deed of Gift recorded April 14, 1981 in Deed Book 1146 at Page 173.

This 2 day of May 1984
 South Carolina Federal Savings & Loan Assn.
 By [Signature] VICE PRESIDENT
 Witness [Signature]
 which has its address of 122 Lanneau Ave. GREENVILLE, (City)
 [Street] (City)

OFFICE OF SOUTH CAROLINA TAX COMMISSION
 DOCUMENTARY STAMP
 TAX = 09 80

South Carolina (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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