

GREENVILLE 09-07
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MORTGAGE

BOOK 1424 PAGE 853

THIS MORTGAGE is made this 3rd day of March, 1978, between the Mortgagor, **W. F. Shivers, Sr.** (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 Thirty Eight Thousand and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated March 3, 1978 (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, 2007

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: on the western side of Covington Road, being known and designated as Lot No. 90 on a plat of Northwood Hills, Section III, made by Piedmont Engineering Service, November, 1960, and recorded in the RMC Office for Greenville County, South Carolina in Plat Book YY, Page 37, and having according to said plat the following metes and bounds, to-wit:

Beginning at a point on the western side of Covington Road, joint corner of Lots Nos. 89 and 90 and running thence with the joint line of said Lots N. 0-18 E. 195.1 feet to a point; thence N. 84-41 E. 98 feet to a point; thence S. 2-30 W. 205 feet to a point on the western side of Covington Road; thence running with the western side of Covington Road S. 89-20 E. 130 feet to the point of beginning.

This is the same property conveyed to the mortgagor herein by deed of William F. Shivers, Jr. and Anna G. Shivers recorded in the RMC Office for Greenville County, South Carolina in Deed Book 1073, at Page 358, on February 8, 1978.

DOCUMENTARY
STAMP
TAX
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which has the address of Lot 90, Covington Road, Northwood Hills Subd., Greenville,
South Carolina 29609 (Street) (City)
(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 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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