

FILED
GREENVILLE CO. S.C.

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DEEDS TAX OFFICE
S.C.

MORTGAGE

THIS MORTGAGE is made this 12th day of January,
1979, between the Mortgagor, Lucy Hay Ross

therein "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 therein "Lender".

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty-one Thousand Five hundred and no/100 Dollars, which indebtedness is evidenced by Borrower's note dated January 12, 1979, therein "Note", providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on February 1, 2009.

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 (therein "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, with the improvements thereon situate, lying, and being in Butler Township, Greenville County, South Carolina, shown and designated as Lot 31 on a plat of Section 1 of Lake Forest, recorded in the office of the R.M.C. for Greenville County, in Plat Book "GG", Page 17 and according to said plat being more particularly described as follows:

BEGINNING at an iron pin on the northern side of Shenandoah Drive, joint front corner of Lot Nos. 30 and 31, and running thence N. 32-30 W. 160.5 feet to an iron pin, joint rear corner of Lot Nos. 30 and 31; thence N. 62-45 E. 110 feet to an iron pin, joint rear corner of Lot Nos. 31 and 32; thence S. 32-32 E. 154 feet to an iron pin on the northern side of Shenandoah Drive, joint front corner of Lot Nos. 31 and 32; thence along the northern side of Shenandoah Drive S. 59-20 W. 111 feet to an iron pin, the point of beginning.

This is the same property conveyed to the mortgagor on even date herewith by Lucy Hay Ross, Administratrix C.T.A. and the heirs of the estate of Elizabeth Browne Hay who died testate in Greenville County on August 29, 1978, and her Will was admitted to Probate in Greenville County and placed in apartment 1579, file 23; said Deed to mortgagor was recorded on January 12, 1979 in the R.M.C. Office of Greenville County in Deed Book at Page .

which has the address of 9 Shenandoah Drive, Greenville
South Carolina 29615 therein "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.

SOUTH CAROLINA — RECORDS — INSTRUMENTS

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