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GREENVILLE CO. S. C.

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# MORTGAGE

THIS MORTGAGE is made this 13th day of July, 1979, between the Mortgagor, Michael S. Galloway, (herein "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 (herein "Lender").

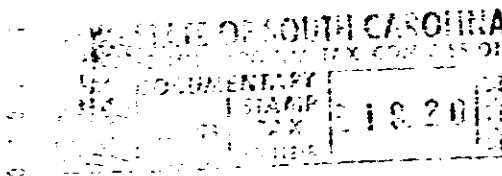
WHEREAS, Borrower is indebted to Lender in the principal sum of FORTY EIGHT THOUSAND and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated July 13, 1979, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on July 1, 2010;

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 piece, parcel or lot of land, situate, lying and being in Greenville County, South Carolina, on the western side of Anders Avenue, and being known and designated as Lot 27 on a plat of Section Five, Knollwood Heights, recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 4-R at Pages 91 and 92, and having, according to said plat, the following metes and bounds:

BEGINNING at the joint front corner of Lots 27 and 28 on the western edge of Anders Avenue, and running thence along a line of Lot 28, S. 85-22-00 W. 201.18 feet to a point; thence along a line of Tract A, N. 51-21-53 W. 20.85 feet to a point; thence along the center of Laurel Creek as the line, by the following traverse lines: N. 13-38 E. 35.90 feet to a point; thence N. 21-38-00 E. 117.60 feet to a point; thence leaving said creek and running along a line of Lot 26, S. 70-43-00 E. 194.4 feet to the western edge of Anders Avenue; thence with the curve of the western edge of Anders Avenue, the chord of which is S. 13-20-14 W. 78.94 feet to the beginning corner.

This is the same property conveyed to Michael S. Galloway by deed of Carolina Land Co., Inc., dated December 28, 1978, and recorded January 4, 1979, in Greenville County Deed Book 1091 at Page 798.



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which has the address of Lot 27 Anders Avenue, Mauldin, South Carolina 29662

(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 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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