

OFFICE OF THE RECORDER OF DEEDS  
GREENVILLE, S.C.  
JUL 31 1980  
W. S. WILKINSON, JR.  
RECORDER OF DEEDS

1500 369

# MORTGAGE

THIS MORTGAGE is made this 31st day of July, 1980, between the Mortgagor, Annie J. Charamond, (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 Sixteen Thousand and no/100 (\$16,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated July 31, 1980, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on August 1, 1995.....;

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, with the improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, on the southern side of Butler Springs Road, near the City of Greenville, being shown on Lot 82 on plat of Heritage Hills, recorded in the R.M.C. Office for Greenville County in Plat Book YY, Page 187, and more recently described in plat prepared by James R. Freeland, R.L.S., dated July 29, 1980, recorded in the R.M.C. Office for Greenville County in Plat Book BC at Page 85, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Butler Springs Road at the corner of Lot 81, and running thence with the southern side of said road, N. 80-15 E. 110 feet to an iron pin at the corner of Lot 83, thence with the line of said lot, S. 11-31 E. 172.7 feet to an iron pin at the corner of Lot 99; thence with the line of said lot, S. 74-31 W. 106.2 feet to an iron pin at the corner of Lot 81; thence with the line of said lot, N. 12-47 W. 183.5 feet to the beginning corner.

This being the same lot conveyed to Annie J. Charamond by William C. and Janet E. Albright by deed recorded July 31, 1980, in Deed Book 1130 at Page 154.

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which has the address of 835 Butler Springs Road Greenville, South Carolina 29615 (herein "Property Address");  
(State and Zip Code) (City)

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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