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P. O. Drawer 408
Greenville, S.C. 29602

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MORTGAGE

THIS MORTGAGE is made this 1st day of August, 1980, between the Mortgagor, FREDY H. MULLER and HEIDI C. MULLER, (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 Sixty Five Thousand and No/100 (\$65,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated August 1, 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, 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 certain piece, parcel or lot of land with the buildings and improvements thereon, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot No. 8 of a subdivision entitled "The Summit", according to a plat thereof prepared by Robert R. Spearman, Surveyor, dated February 15, 1979, and recorded in the RMC Office for Greenville County in Plat Book 7C, Page 20, and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin in the center of Altamont Road at the joint front corner of Lot No. 8 and other property of Joe W. Hiller and running thence with the line of Lot No. 8 N. 89-02 W. 289.39 feet to an iron pin; running thence S. 54-06 W. 320.76 feet to an iron pin; running thence N. 24-39 W. 344.13 feet to an iron pin; running thence N. 16-43 W. 177.06 feet to an iron pin; running thence N. 10-23 E. 305.21 feet; running thence N. 63-12 E. 393.63 feet to an iron pin in the center of Altamont Road; running thence with the center of Altamont Road, S. 38-02 E. 20.39 feet to an iron pin at the joint corner of Lots Nos. 7 and 8; running thence with the joint line of said lots, the following courses and distances, to-wit: S. 63-12 W. 387.67 feet; S. 10-23 W. 290.46 feet to an iron pin; S. 16-43 E. 170.85 feet to an iron pin; S. 24-39 E. 155.0 feet to an iron pin; N. 66-00 E. 364.69 feet; S. 23-35 E. 152.18 feet to an iron pin; S. 89-02 E. 215.29 feet to an iron pin in the center of Altamont Road; running thence with the center of Altamont Road, S. 00-02 W. 1 foot to the point of beginning.

DERIVATION: This is the same property conveyed to the mortgagors herein by deed of Joe W. Hiller of even date herewith to be recorded.

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which has the address of Lot 8, The Summit, (R.R.12 - Altamont Road) Greenville, South Carolina 29609 (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 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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