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MORTGAGE

THIS MORTGAGE is made this 24th day of July, 1980, between the Mortgagor, Louis E. Latour and Kathleen M. Latour (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings & Loan Association, a corporation organized and existing under the laws of United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina, (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Four Thousand dollars and no cents Dollars, which indebtedness is evidenced by Borrower's note dated July 24th, 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 14, 1983

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, lot or tract of land in Butler Township, Greenville County, State of South Carolina, near and East of the City of Greenville and being known and designated as Lot or Tract Number 27 of a subdivision known as Boiling Springs Estate, a plat of which is recorded in the RMC office for Greenville County in Plat Book YY at pages 14 - 15 and as shown by a plat prepared by Carolina Surveying Company, dated May 10, 1979 and entitled "Property of Louis E. Latour and Kathleen M. Latour", said plat being recorded in the RMC office for Greenville County in Plat Book 7E at page 78 with reference to said plat being hereby made for a more complete and accurate description.

This conveyance is subject to any and all existing reservations, easements, rights of way, zoning ordinances and restrictions or protective covenants that may appear of record, on the recorded plats or on the premises.

This being the same property conveyed to the Grantors herein by deed of William R Timmons, Jr. dated April 29, 1964 and recorded in the RMC office for Greenville County in Deed Book 747 at page 453.



which has the address of 27 Browning Drive Greer, South Carolina 29651 (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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