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MORTGAGE

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 situate, lying and being in the State of South Carolina, County of Greenville, being shown and designated as Lot 169 on plat of Village Houses F. W. Poe Mfg. Co. and recorded in the RMC Office for Greenville County in Plat Book Y, Pages 26-31 and according to a more recent plat of B & C Properties as prepared by Carolina Surveying Company dated August 28, 1980 and recorded in the RMC Office for Greenville County in Plat Book R. F. Page 33, and having according to the more recent plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on "A" Street at joint corner of Lots 129 and 169 and running thence with said "A" Street N. 48-50 E., 73.9 feet to an iron pin at the intersection of "A" Street and Fifth Street; thence with said Fifth Street S. 41-12 E., 87.1 feet to an iron pin, joint rear corner of Lots 168 and 169; thence with the common rear line of said Lots S. 49-04 W., 73.9 feet to an iron pin, joint rear corner of Lots 129 and 169; thence with the common line of said Lots N. 41-12 W., 86.8 feet to an iron pin on "A" Street, the point of beginning.

This is the identical property conveyed to the mortgagor by deed of Carrie Ellen Bates as recorded in the RMCOffice for Greenville County in Deed Book 1094, Page 652 recorded 1/2/79.

The within Renegotiable Rate Mortgage is modified by the terms and conditions of the attached Renegotiable Rate Mortgage Rider which is attached hereto and made a part of this mortgage instrument.

which has the address of Lot 169, "A" Street Poe Mill, Greenville

South Carolina (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.