Mortgagee's Mailing Address: 301 College Street, Greenville, S.C. 29601 568 251 00. S. C. 4157. 2 50 PH 182 **MORTGAGE** CAN'T ERSLEY THIS MORTGAGE is made this 19_82 hetween the 16 20th day of _ Mary Christine A. Phillips, formerly Mary Christine T. $_{-}$, between the Mortgagor, $_{-}$ ____, (herein "Borrower"), and the Mortgagee, First Federal Sayings and Loan Association of South Carolina, 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 Eighteen Thousand and No/100 ----- (\$18,000.00)----Dollars, which indebtedness is evidenced by Borrower's note dated April 20, 1982 , (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable onMay.1,.1992....; 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 lot of land with the buildings and improvements thereon, situate on the east side of Holmes Drive, in the City of Greenville, in Greenville County, South Carolina, being shown as Lot No. 103 on plat of White Oaks Subdivision, made by J. D. Pellett, Jr., Surveyor, August, 1946, recorded in the R.M.C. Office for Greenville County, S.C., in Plat Book "P", pages 120 and 121, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the east side of Holmes Drive at joint front corner of Lots 102 and 103, and running thence with the line of Lot 102, N. 85-04 E., 131 feet to an iron pin; thence N. 13-54 W., 91.5 feet to an iron pin; thence with the line of Lot 104, N. 72-35 W., 119.7 feet to an iron pin on the east side of Holmes Drive; thence with the east side of Holmes Drive, S. 4-56 E., 135 feet to the beginning corner.

This being the same property conveyed to the mortgagors by deed of Walter David Adams and Sandra Gail Adams recorded on the 4th day of November, 1975 in the R.M.C. Office for Greenville County in Deed Book 1026 at Page 757, said Walter David Adams and Sandra Gail Adams being heirs, along with mortgagor, of Walter O. Adams as appears in the Office of the Probate Court for Greenville County in Apartment 1139 at File 19. Said property had previously been conveyed to Walter O. Adams and Mary Chrisitne T. Adams by deed of Paul B. Chandler, Jr. and Esther A. Chandler dated April 5, 1955 and recorded in the R.M.C. Office for Greenville County on April 5, 1955 in Deed Book 522 at Page 180.

9 Holmes Drive which has the address of

_(herein "Property Address"); (State and Zip Code)

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.

SOUTH CAROLINA - 1 to 4 Family-6/75-FNMA/FHLMC UNIFORM INSTRUMENT (with amendment adding Para. 24)

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(City)