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LEWISVILLE CO. S.C.  
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DENNIS S. GIBSON, ATTORNEY

LEATHERWOOD, WALVER, TODD & MARR

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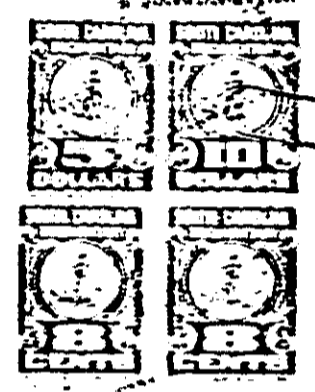
MORTGAGE

THIS MORTGAGE is made this day of November 14, 1975  
between the Mortgagor, Donald E. Bell and Bonnye J. Bell  
(herein "Borrower"),

and the Mortgagee, Carolina Federal Savings and Loan Association

ROZEMAN and GIBSON, Attorneys  
LEWISVILLE, S.C.

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LEWISVILLE, S.C.  
JUN 30 10 41 AM '80  
DONNIE GIBSON, S.C. JUDGE  
Borrower  
DONNIE GIBSON, S.C. JUDGE  
37053  
JAN 27 1980  
JANET E. GIBSON  
JANET E. GIBSON



2-11-22  
H. S. GIBSON

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 in the event 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 easements and restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, prepayment and late charges as provided in the Note, and the principal of and interest on any Future Advances secured by this Mortgage.

SOUTH CAROLINA—FPM—1/72—4 to 6 (am)

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