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## **MORTGAGE**

THIS MORTGAGE is made this 6th day of June . 1977 between the Mortgagor, Jefferson V. Smith, Jr., and Susie Smith (herein "Borrower"), and the Mortgagee, GREER FEDERAL 5. SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 107 Church Street, Greer, South Carolina 29651 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Eighty-five Thousand nad no/100------ (\$85,000.00) ------ Dollars, which indebtedness is evidenced by Berrower's note dated June 6, 1977 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on December 1, 2006 ;

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, O'Neal Township, approximately four miles north of the City of Greer, between Washington Baptist Church and Mosteller Mill, lying on the west side of State Highway 14, being shown and designated as 20.41 acres, more or less, on a plat of the property of Daniel Denby Davenport, Jr., dated November 20, 1964, prepared by H. S. Brockman, Registered Surveyor, and having, according to said plat, the following courses and distances, to-wit:

BEGINNING at a nail in the center of the said State Highway 14, old line of the Mrs. Connie G. Mosteller property (iron pin on west bank at 35 feet from true corner) and running thence with the Connie G. Mosteller line, N. 75-30 W., 1,454 feet to an iron pin on or near a branch; thence down and with the meanders of said branch as a line as follows: S. 38-47 W. 121.1 feet, S. 15-23 W., 134 feet, S. 9-11 W. 187 feet; and S. 18-16 W., 170 feet to an iron pin; thence a new line, S. 75-30 E., 1,565 feet to a nail in the center of said State Highway 14 (iron pin on west bank at 43 feet); thence along and with the center of said Highway N. 8-02 E. 600 feet to the beginning corner.

For deeds into Mortgagors, see deed from Curtis H. Suber to Jefferson V. Smith, Jr., dated and recorded May 2, 1973, in the RMC Office for Greenville County in Deed Book 973 at page 681, and deed from Jefferson V. Smith, Jr., conveying an undivided one-half interest to Susie Smith, dated and recorded May 23, 1977, in Deed Book 1057 at page 119.

The Mortgagee's mailing address is P.O. Box 969, Greer, SC 29651

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which has the address of Highway 14, North, Route # 2, Green (Street)

South Carolina .....(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.