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MORTGAGE

THIS MORTGAGE is made this 16th day of January between the Mortgagor, Robert Nolan Gibson

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(herein "Borrower"), and the Mortgagee, GREER FEDERAL 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 --- TWBLVB THOUSAND NINB HUNDRED AND NO/100 (\$12,900.00)---- Dollars, which indebtedness is evidenced by Borrower's note dated January 16, 1978, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on January 1, 1993

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, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, Chick Springs Township, on the west side of Davenport Avenue and the south side of Church Street in the City of Greer, and having a frontage of approximately 128 feet on Church Street and a frontage of approximately 102 feet on Davenport Avenue, with a rear line of 128 feet and a west line of 102 feet. This being all of that lot devised to Robert Nolan Gibson by R. L. Childress by his will duly probated and filed in the Office of the Probate Court for Greenville County, and is a portion of the property conveyed to R. L. Childress by deed of May H. Garrett, recorded in Deed Book 91, page 265, R. M. C. Office of Greenville County.

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which has the address of 111 Davenport Street

Greer,

(City)

South Carolina 29651

(Street) (herein "Property Address");

(Stite 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 crected 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-ENMA THENC UNITORM INSTRUMENT

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