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S. C.
PM '81
WILKINSVILLE
SOUTH CAROLINA

1539 723

MORTGAGE

THIS MORTGAGE is made this 30TH day of APRIL, 1981, between the Mortgagor, LARRY E. KRATZER AND LINDA R. KRATZER, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association, 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 THIRTY-FIVE THOUSAND AND NO/100THS (\$35,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated APRIL 30, 1981, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on MAY 1, 2008.....;

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 piece, parcel or lot of land in the County of Greenville, State of South Carolina, being known and designated as Lot No. 114 on a plat of PINE BROOK FOREST SUBDIVISION as shown on a plat prepared by Charles K. Dunn, Surveyor, said plat being recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 4-X at Pages 48-49 and having the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Northern side of Holly Circle at the joint front corner of Lots 113 and 114 and running thence along the line of Lot 113 N. 16-35 W. 100 feet to an iron pin at the joint rear line of Lots 113, 114 and 127; thence along the common line of Lots 114 and 127 N. 53-57 E. 175.8 feet to an iron pin, the rear corner of Lots 114, 115, 126 and 127; thence along the common line of Lots 115 and 114 S. 16-35 E. 160 feet to an iron pin on Holly Circle; thence along Holly Circle S. 73-25 W. 165 feet to the point of beginning.

THIS being the same property conveyed to the Mortgagors herein by a certain deed of Samuel L. Williams and Carolyn M. Williams dated April 30, 1981, and thereafter filed on said date in the RMC Office for Greenville County in Deed Book 1147 at Page 209.

which has the address of LOT 114, HOLLY CIRCLE, MAULDIN, SOUTH CAROLINA 29662,
(Street) (City)
(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.

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