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MORTGAGE

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 ________, State of South Carolina:

ALL that piece, parcel, or lot of land situate, lying and being in the State of South Carolina, County of Greenville, shown and designated as Lot 82 on plat of Pebblecreek, Phase IV, Section II, recorded in the RMC Office for Greenville County in Plat Book 7C at page 47; and by a more recent plat of "Property of George O'Shields Builders, Inc., prepared by Freeland and Associates on April 27, 1981, and having, according to the more recent survey, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Southerly side of Pebble Stone Lane and running thence along the common line of Lots 81 and 82, S. 6-12 W. 130.0 feet to an iron pin; thence turning and running N. 83-48 W. 90.0 feet to an iron pin; thence turning and running along the common line of Lots 82 and 83, N. 6-12 E. 130.0 feet to an iron pin on Pebble Stone Lane, said pin being approximately 65.0 feet to Stallings Rd.; thence running along Pebble Stone Lane S. 83-48 E. 90.0 feet to the point of BEGINNING.

This is the identical property conveyed to the mortgagor by deed of Pebblepart Ltd., A South Carolina Ltd. Partnership, to be recorded of even date herewith.

which has the address of Lot 82, Pebble Stone Lane, Pebble Creek Taylors

South Carolina 29687 (herein "Property Address");

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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