

SEP 29 4 01 PM '81

DONNIE S. TANKERSLEY
R.M.C.

MORTGAGE

THIS MORTGAGE is made this 29th day of September, 1981, between the Mortgagor, Armand Curtis and Carolyn Curtis, (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").

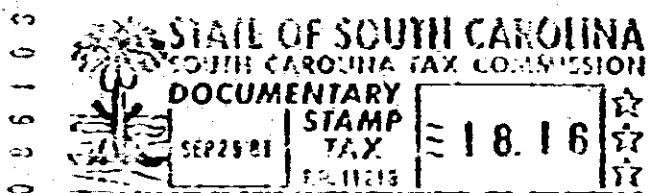
WHEREAS, Borrower is indebted to Lender in the principal sum of Forty-five Thousand Four Hundred and no/100ths Dollars, which indebtedness is evidenced by Borrower's note dated September 29th, 1981 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on October 1, 2009.

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, with all buildings and improvements, situate, lying and being at the southeastern corner of the intersection of Harness Trail with Lipizzan Way, in Greenville County, South Carolina, being shown and designated as Lot No. 32 on a plat of HERITAGE LAKES, made by Heaner Engineering Company, Inc., recorded in the RMC Office for Greenville County, S. C., in Plat Book 6-H, page 16, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the eastern side of Harness Trail at the joint corners of Lots Nos. 32 and 57 and running thence with the eastern side of Harness Trail, N. 17-30-01 E., 103 feet to a point; thence with the southeastern corner of the intersection of Harness Trail with Lipizzan Way, the chord of which is N. 62-30-01 E., 39.31 feet to an iron pin; thence with the southern side of Lipizzan Way, S. 72-29-59 E., 145 feet to a point; thence with the line of Lot No. 33, S. 7-7-19 W., 130.13 feet to a point; thence with the line of Lot No. 57, N. 72-29-59 W., 193.44 feet to the point of beginning.

The above property is the same conveyed to the Grantors by deed of Phillip W. Jones to be recorded simultaneously herewith.



which has the address of 412 Harness Trail, Simpsonville, (City)

South Carolina 29681 (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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