MORTGAGE

800x 1556 2458 639

| THIS MORTGAGE is made this 30 | day ofOctober |
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| 19.81., between the Mortgagor, . Patricia. | . Apuzzo .(herein "Borrower"), and the Mortgagee, First National |
| Bank of SG | , a corporation organized and existing, whose address is P. O. Box 225, |
| .Columbia, .SC. 29202 | (herein "Lender"). |

ALL that certain piece, parcel or unit, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Unit No. 21-D of Sugar Creek Villas Horizontal Property Regime as is more fully described in Declaration (Master Deed) dated September 15, 1980, and recorded in the R.M.C. Office for Greenville County, South Carolina on September 15, 1980 in Deed Book 1133 at Pages 365-436, inclusive and survey and plot plan recorded in the R.M.C. Office for Greenville County in Plat Book 7X at Page 40 as amended by First Amendment to Declaration (Master Deed) of Sugar Creek Villas Horizontal Property Regime dated February 25, 1981 and recorded in the R.M.C. Office for Greenville County on February 26, 1981 in Deed Book 1143 at Page 305-319, inclusive, as amended by Second Amendment to Declaration (Master Deed) of Sugar Creek Villas Horizontal Property Regime dated August 27, 1981 and recorded in the R.M.C. Office for Greenville County on August 28, 1981 in Deed Book 1154 at Pages 210-219.

This is the same property conveyed to Mortgagor herein by Deed of Cothran & Darby Builders, Inc. dated October 30, 1981 and recorded in the R.M.C. Office for Greenville County, South Carolina in Deed Book 157 at Page 558.



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/FHEMC UNIFORM INSTRUMENT

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AND CONTRACTORS

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Laborate A