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R.M.C. HARRISLEY

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MORTGAGE

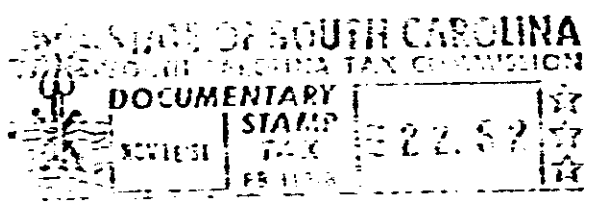
THIS MORTGAGE is made this 14th day of November 1981, between the Mortgagor, Conrad Claude Helms, Jr. and Jo Ann Y Helms (herein "Borrower"), and the Mortgagee, Bankers Mortgage Corporation, a corporation organized and existing under the laws of South Carolina, whose address is P. O. Drawer E-20 Florence, S. C. 29503 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Fifty Six Thousand Two Hundred Fifty Dollars, which indebtedness is evidenced by Borrower's note dated November 14, 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 December 1, 2011;

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 unit, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Unit No. 7-A as shown on plat of Wenwood Towns, Phase I, Section I and II, prepared by Heaner Engineering Co., Inc. dated September 18, 1981 and recorded in the RMC Office for Greenville County on November 9, 1981 in Plat Book 8-P page 47, reference to which is hereby craved. Said conveyance is made subject to all rights, terms and conditions of "Declaration of Covenants, conditions and restrictions, dated April 1, 1981 and recorded in the RMC Office for Greenville County on April 28, 1981 in Deed Book 1147 page 23. and Deed Book 1158 at Page 292.

This being the same property conveyed to the mortgagors by deed of Westminister Company, Inc. of even date to be recorded herewith.



which has the address of 1321A Building 7A Wenwood Towns Greenville, South Carolina (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.

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