GREENVILLE CO. S.C.
Post Office Box 10197
Greenville, S.C. 29603
OCT 4 2 08 PM '82
DONNIE S. TANKERSLEY
R.M.C

BOOK 1532 PAGE 184

MORTGAGE

THIS MORTGAGE is made this 1st day of October, 19.82., between the Mortgagor, Margaret S. Johnston (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings & Loan Association, a corporation organized and existing under the laws of United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina, (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Forty-one thousand nine hundred fifty and no/100 (41,950.00) Dollars, which indebtedness is evidenced by Borrower's note dated October 1, 1982 (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, 2012;

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 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. 8-A of Sugar Creek Villas Horizontal Property Regime as is more fully described in Declaration (Master Deed) dated September 15, 1980, and recorded in the RMC Office for Greenville County, S. C. on September 15, 1980 in Deed Book 1133 at Pages 365-436, inclusive, and survey and plot plan recorded in the RMC Office for Greenville County in Plat Book 7-X 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 RMC Office for Greenville County on February 26, 1981 in Deed Book 1143 at Pages 305 through 319, inclusive, and as amended by Second Amendment to Declaration (Master Deed) of Sugar Creek Villas Horizontal Property Regime dated August 28, 1981 and recorded in the RMC Office for Greenville County on August 28, 1981 in Deed Book 1154 at Pages 210 through 219, inclusive, and as amended by Third Amendment to Declaration (Master Deed) of Sugar Creek Villas Horizontal Property Regime dated May 27, 1982 and recorded in said RMC Office on May 28, 1982 in Deed Book 1167 at Pages 654 through 660, inclusive, and as amended by Fourth Amendment to Declaration (Master Deed) of Sugar Creek Villas Horizontal Property Regime dated June 7, 1982 and recorded in said RMC Office on June 11, 1982 in Deed Book 1168 at Pages 451 and 452.

This is the identical property conveyed to the Mortgagor herein by Cothran & Darby Builders, Inc. by deed of even date to be recorded simultaneously herewith.

STATE OF SOUTH CAROLINA
CAROLINA TAX COMMISSION
DOCUMENTARY STAMP TAX
16.80

which has the address of 8A Sugar Creek Villas, [Street] Greer, [City]
South Carolina 29651 [State and Zip Code] (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.