

MORTGAGE

THIS MORTGAGE is made this 8th day of May, 1974, between the Mortgagor, Nathan Kaminski, Jr.,

(herein "Borrower"), and the Mortgagee, Carolina Federal Savings & Loan Association, a corporation organized under the laws of South Carolina, whose address is 500 E. Washington Street, Greenville, S. C. (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty-two Thousand and No/100-----Dollars, which indebtedness is evidenced by Borrower's note of even date herewith (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on May 1, 1999

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 lot of land in Greenville Township, Greenville County, State of South Carolina, in the City of Greenville, being known and designated as Lot No. 56 of a subdivision known as Alta Vista, as shown on plat thereof made by Dalton & Neves, Engrs., in June, 1925, and recorded in the R.M.C. Office for Greenville County in Plat Book G, at Page 20, and having the following metes and bounds:

BEGINNING at an iron pin on the north side of Crescent Avenue (formerly known as Oliver Street) at the corner of Lot No. 34, which point is 175 feet east from the northeast corner of the intersection of Crescent Avenue and Fairview Avenue, and running thence along the north side of Crescent Avenue S. 85-40 E. 53.4 feet to an iron pin at the corner of Lot No. 55, which point is 106.6 feet west of the northwest corner of the intersection of Afton Avenue and Crescent Avenue; thence along the line of said Lot No. 55, N. 4-15 E. 170.2 feet to an iron pin in the line of Lot No. 53; thence along the line of that lot, N. 85-40 W. 53.4 feet to an iron pin in the rear line of Lot No. 36; thence S. 4-15 W. 170.2 feet to the beginning corner, being the same conveyed to Dorothy Z. Bonham by the deed of P. A. Bonham recorded in the R.M.C. Office for Greenville County in Deed Book 534, at Page 533, the said Dorothy Z. Bonham having died testate according to her Will on file in the Probate Court for Greenville County in Apt. 1304, File 6, devising the above described property to Margaret B. Haynes, Lucile B. Gummersall, William R. Bonham, Daisy B. Lavier, and to Jay E. Haynes, as Trustee for Richard G. Bonham, the said Will further nominating, appointing and constituting Jay E. Haynes as Executor, who is qualified and is duly acting as such.

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 in the event 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 easements and restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal and Interest.** Borrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, prepayment and late charges as provided in the Note, and the principal of and interest on any Future Advances secured by this Mortgage.

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