

GREENVILLE CO. S. C.

SEP 30 4 47 PM '76

JOHN S. TANKERSLEY
REC'D

MORTGAGE

BOOK 1379 PAGE 175

THIS MORTGAGE is made this 30th day of September 1976 between the Mortgagor, James Wayne and Elizabeth M. Willis (herein "Borrower"), and the Mortgagee, South Carolina National Bank, a corporation organized and existing under the laws of the United States of America whose address is P.O. Box 168, Columbia, South Carolina, 29602 (herein "Lender").

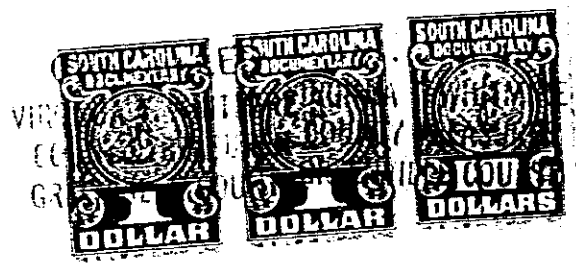
WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty Thousand and no/100 Dollars, which indebtedness is evidenced by Borrower's note dated September 30, 1976 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on October 1, 2001

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 and lot of land with buildings and improvements situate thereon, lying and being at the intersection of Standing Springs Road and Huntscrest Court and being known and designated as Lot 28 of a subdivision known as Ferncreek and being more particularly described according to a plat of said subdivision prepared by Dalton and Neves, Engineers, dated November, 1973, and recorded in the RMC Office for Greenville County, South Carolina in Plat Book 5 D at page 28, reference to said plat being hereby craved for the metes and bounds thereof.

The above described property is the same acquired by the mortgagors by deed dated August 11, 1976, said deed was recorded August 11, 1976, the grantor was William E. Smith, Ltd.

3.12.08



which has the address of Route 4, Huntscrest Court, Greenville, S. C. 29605 (Street) (City) (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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