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PURCHASE MONEY MORTGAGE

THIS MORTGAGE is made this.

1976., between the Mortgagor, James D. Hopkins and Billie Jo Hopkins

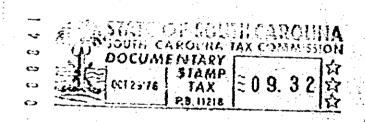
(herein "Borrower"), and the Mortgagee, Carolina

Federal Savings and Loan Association. , a corporation organized and existing under the laws of ... South Garolina , whose address is ... 500 East
Washington Street, Greenville, S. C. (herein "Lender").

Whereas, Borrower is indebted to Lender in the principal sum of ... Twenty-three Thousand ... Three Hundred and No/100----... Dollars, which indebtedness is evidenced by Borrower's note dated. October .29, .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, .2006.

Beginning at an iron pin on the southeastern side of Lawnview Court, at the joint corner of Lots 19 and 20; thence with the line of Lawnview Court N. 55-40 E. 100 feet to an iron pin at the joint front corner of Lots 20 and 21; thence with the common line of said Lots S. 34-20 E. 162 feet to an iron pin; thence running S. 58-21 W. 100.1 feet to an iron pin at the joint rear corner of Lots 19 and 20; thence with the common line of said Lots N. 34-20 W. 157.3 feet to an iron pin, the point of beginning.

This being the same property conveyed to Carolina Federal Savings and Loan Association by Frank P. McGowan, Jr, as Master in and for Greenville County by deed recorded in Deed Book 1039, and at Page 273 in Greenville County, and later conveyed to James D. Hopkins and Billie Jo Hopkins by Carolina Federal Savings and Loan Association by deed dated October 29, 1976.



which has the address of Lot 20, Lawnview Court Greenville

S. C., 29611 (Street) (City)

[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.

MORTGAGE