

MORTGAGE

THIS MORTGAGE is made this 28th day of July 1983, between the Mortgagor, Margaret B. Lennert (herein "Borrower"), and the Mortgagee, POINSETT FEDERAL SAVINGS AND LOAN ASSOCIATION of Travelers Rest, a corporation organized and existing under the laws of South Carolina, whose address is 203 State Park Road, Travelers Rest, S. C. 29690 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Forty Thousand and No/100ths Dollars, which indebtedness is evidenced by Borrower's note dated July 28, 1983 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on August 1, 2013.

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 tract of land situate, lying and being in the State of South Carolina, County of Greenville, being shown and designated as Tract 11 on Plat of Property of Arthur L. Cody, Sr. and Margaret Eugenia Hester Cody recorded in the RMC Office for Greenville County in Plat Book 4E at Page 73 and having such courses and distances as will appear by reference to said plat.

Being the same property conveyed to Arthur L. Cody, Jr. and Margaret Eugenia Hester Cody by deed of E. E. Hester dated June 22, 1970, and recorded in the RMC Office for Greenville County in Deed Book 893 at Page 177; the said Arthur L. Cody, Jr. conveyed his interest in said property to the mortgagor herein by deed dated June 29, 1973, and recorded in said RMC Office in Deed Book 977 at Page 370.

which has the address of Lot 11, Hester Road, Greenville (Street) (City)

SC (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 seized 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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