

State of South Carolina)
County of GREENVILLE)
Words Used In This Document

Mortgage
GREENVILLE, S.C.

MORTGAGEE'S ADDRESS:
P.O. BOX 969
Greenville, S. C. 29602

VOL 1030 PAGE 804

- (A) Mortgage—This document, which is dated APR 4 10 36 AM '84, 19 84, will be called the "Mortgage".
- (B) Mortgagor—JOYCE F. SWARINGEN will sometimes be called "Mortgagor" and sometimes simply "I", "Me", "my", "mine", "myself", and "us" refer to the Mortgagor.
- (C) Lender—The South Carolina National Bank will be called "Lender" and sometimes simply "you". "Your" and "yours" refer to Lender. Lender is a national banking association which was formed and which exists under the laws of the United States of America.
- Lender's address is P.O. Box 969, Greenville, South Carolina 29602
- (D) Note—The note, note agreement, or loan agreement signed by JOYCE F. AND JULIAN M. SWARINGEN and dated April 4, 19 84, will be called the "Note". The Note shows that I have promised to pay Lender
- \$20,000.00 Dollars plus finance charges or interest at the rate of 15.00 ^{APR} % per year
- _____ Dollars plus a finance charge of _____ Dollars
- which I have promised to pay in full by April 15, 1994
- If this box is checked, finance charges or interest under the Note will be deferred, accrued, or capitalized.
- (E) Property—The property that is described below in the section entitled "Description Of The Property" will be called the "Property".

My Transfer To You Of Rights In The Property

On this date, because you loaned me the money for which I gave you the Note, I mortgage, grant and convey the Property to you, your successors and assigns, subject to the terms of this Mortgage. This means that by signing this Mortgage, I am giving you those rights that are stated in this Mortgage and also those rights that the law gives to lenders who hold mortgages on real property. I am giving you these rights to protect you from possible losses that might result if I fail to:

- (A) Pay all the amounts that I owe you as stated in the Note and any future advances made under Paragraph 17 of this Mortgage.
- (B) Pay, with interest or finance charges, any amounts that you spend under this Mortgage to protect the value of the Property and your rights in the Property.
- (C) Keep all of my other promises and agreements under the Note and/or this Mortgage.
- This Mortgage secures any renewals, extensions, and/or modifications of the Note.

Description Of The Property

- (A) The Property which I mortgage, grant, and convey to you, your successors and assigns, is located in GREENVILLE County and has the following legal description:

ALL that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, and being shown and designated as Lot # 155 on a plat of Berea Forest, Section Two (2), recorded in Plat Book "4-N", at Pages 76 and 77 in the R.M.C. Office for Greenville County, South Carolina and fronting on Riverwood Circle, and being more specifically described according to plat prepared by Robert R. Spearman, Surveyor, dated April 12, 1982 and recorded in Plat Book 8-X, at Page 95, in the R.M.C. Office of Greenville County, South Carolina as having the following measurements and boundaries, to-wit:

BEGINNING at a point on the east side of Riverwood Circle, common front corner of the herein described lot and Lot # 156; thence running along the common line of said lot South 87-48 East 137.6 feet to a point; thence running along the common line of the herein described lot and Lot # 158 South 43-45 East 50.0 feet to a point; thence running along the common line of the herein described lot and Lot # 154 South 60-55 West 130.0 feet to a point on the east side of Riverwood Circle; thence running along the east side of Riverwood Circle North 29-05 West 120.0 feet to the point of beginning.

Derivation: Deed Book 1197, Page 608 - Julian M. Swaringen 10/3/83

The Property also includes the following:

- (B) All buildings and other improvements that are located on the property described in paragraph (A) of this section;
- (C) All rights in other property I have as owner of the property described in paragraph (A) of this section. These rights are known as "easements, rights and appurtenances attached to the property";
- (D) All rents or royalties from the property described in paragraph (A) of this section;
- (E) All mineral, oil and gas rights and profits, water, water rights and water stock that are part of the property described in paragraph (A) of this section;
- (F) All rights that I have in the land which lies in the streets or roads in front of, or next to, the property described in paragraph (A) of this section;
- (G) All fixtures that are now or in the future will be on the property described in paragraphs (A) and (B) of this section, and, to the extent allowed by law, all replacements of and additions to those fixtures;
- (H) All of the rights and property described in paragraphs (B) through (F) of this section that I acquire in the future; and
- (I) All replacements of and/or additions to the property described in paragraphs (B) through (F) and paragraph (H) of this section.

You, your successors and assigns, are to have and to hold the Property, subject to the terms of this Mortgage.

