

MORTGAGE

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FILED GREENVILLE CO. S.C. THIS MORTGAGE is made this 30 day of APRIL 1984, between the Mortgagors JAMES C. CULBERSON & ANITA L. CULBERSON (herein "Borrower"), and the Mortgagee, SOUTHERN EQUITY MORTGAGE, INC., a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 745 N. Pleasantburg Drive, PO Box 16059, Greenville, S. C. 29606 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of FORTY SIX THOUSAND (\$46,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated April 30, 1984 (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, 2014

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 lot of land situate, lying and being in Greenville County, South Carolina, known and designated as Lot No. 229 shown on a plat of the subdivision of DEL NORTE ESTATES, recorded in the Office of RMC for Greenville County, in plat book 4 N at pages 12 & 13.

This is the same property conveyed to mortgagors by Sungyul Kim and Bocksoon Kim by deed dated April 23, 1984 to be recorded herewith.

STATE OF SOUTH CAROLINA SOUTH CAROLINA TAX COMMISSION DOCUMENTARY STAMP TAX \$ 18.40 APR 1984

which has the address of 7 Tussock Road, Greenville, S.C., 29615 (herein "Property Address");

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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