

MORTGAGE

THIS MORTGAGE is made this 18th day of May 1984, between the Mortgagor, Jill L. Simmons (herein "Borrower"), and the Mortgagee, First Citizens Bank and Trust Company of South Carolina, a corporation organized and existing under the laws of South Carolina, whose address is 1246 Lady Street, Columbia, S.C. 29201 (herein "Lender").

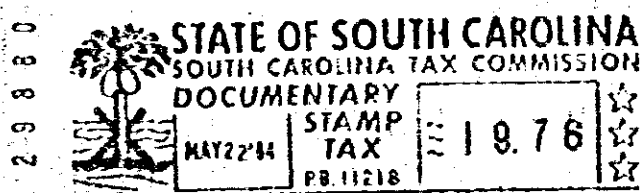
WHEREAS, Borrower is indebted to Lender in the principal sum of Forty-Nine Thousand Three Hundred Fifty and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated May 18, 1984 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on June 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, lying and being situate in the County of Greenville, State of South Carolina, being shown and designated as Lot No. 86, of JAMESTOWN II, on Plat entitled "Property of Jill L. Simmons" as recorded in Plat Book 10-1 at Page 28, in the RMC Office for Greenville County, S.C., and having such metes and bounds as shown thereon.

THIS being the same property conveyed to the mortgagor herein by deed of Sunbelt Properties, Inc. recorded herewith in the RMC Office for Greenville County, S.C..

This Mortgage is executed for the purposes of securing the purchase price of the above described property.



The Rider to the Mortgage which is attached hereto and executed on the same day is hereby incorporated into the Mortgage. The Rider shall amend and supplement the covenants and agreements of this Mortgage as if the Rider was a part thereof.

which has the address of 4649 Old Spartanburg Rd., Jamestown Commons, Unit 86, Taylors, S.C. 29687 (Street) (City) (State and Zip Code) (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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