SINVILLE CONSTR

MORTGAGE

300x 145£ mag 955

Whereas, Borrower is indebted to Lender in the principal sum of . Twenty-Seven Thousand and no./190------ Dollars, which indebtedness is evidenced by Borrower's note dated. . . December . 14., . . 1978. (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on . . January . 1., . 1999

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 the above State and County, located near the intersection of Gap Creek Road and South Carolina Highway #14 and being shown and designated as a one tract one acre on a plat for Robert Campbell by Wolfe and Huskey, Inc. Engrs., and dated Nov. 22, 1978, to be recorded herewith, and according to said plat, having the following metes and bounds, to-wit:

BEGINNING at an dd nail and cap in the center of Tapp Road and running thence down the center of Tapp Road N. 79-10 W. 197.8 feet to an old nail and cap that is 3/10 of a mile from South Carolina Highway #14, thence along the line of Hoyt-Tapp N. 11-02 E. 229.5 feet to an old iron pin along the line of William Tapp; thence S. 75-34 E. 204.2 feet to an old iron pin; thence along the line of William Tapp S. 12-38 W. 216.8 feet to the point of beginning, and according to said plat, containing 1.00 acres.

This conveyance is subject to the right of way of the public along Tapp Road as shown on said plat.

In addition to and together with the monthly payments of principal and interest under the terms of the Note secured hereby, the mortgagor promises to pay to the mortgagee a monthly premium necessary to carry private mortgage guaranty insurance until the principal balance reaches 80% of the original sales price or appraisal, whichever is less. The estimated monthly premium for the first nine years will be .02% of the original amount of the loan. The estimated monthly premium for each year thereafter will be .01% of the original principal balance of this loan. The mortgagee may advance this premium and collect it as part of the debt secured by the mortgage if the mortgagor fails to pay it.

OThis conveyance is the identical property conveyed to Robert Campbell by deed of Catherine I. Tapp on December 14, 1978 and duly recorded on December 15, 1978 in Deed Book 1093 at page) 73 in the R.M.C. Office for Greenville County.

which has the address of Route 2, Tapp Road Greer.

Street] [City]

Greer.

(Street) [City]

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 Openerally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions wisted in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

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or or supplementation of the