

DU 183
Greenville, South Carolina
SLEY
Vol 1180 page 187

To: South Carolina National Bank
Greenville, South Carolina

The undersigned, James H. Simkins and
N/A, of 105 Morning Star Dr
Greenville SC., warrant and represent that they are the owners
of the premises situated in the County of Greenville, State of South
Carolina, known and described as follows:

THE MAP # 0198.00 - 02 - 012.01 Lot 13 and part of lot 14
1310 LAUREN RD. AT DUNROVIN

We further warrant and represent that said premises are free and clear
of all mortgages, liens and encumbrances except the following:

Approximately \$95,000 First Mortgage held by Eugene Brown

For value received and to induce your Bank to make a loan or loans
or to extend credit or other accommodation or benefit with or without security
to me, we do hereby covenant and agree:

1. That we will not permit or cause to be created any mortgage,
debt, lien, charge, attachment or other encumbrance of any kind upon the above-
described premises;
2. That if, due to action of third parties, any lien, charge, attach-
ment or other encumbrance is created against said premises, we will promptly pay
or cause the same to be discharged;
3. That we will not sell or convey said premises without prior written
consent from your Bank;
4. That if we breach or allow any breach of any part of this agreement,
any and all of my obligations at your Bank shall become immediately due and
payable in full.

The above conditions, restrictions and covenants shall remain in full
force and effect during the period that I am indebted to your Bank.

28th IN WITNESS WHEREOF, we have hereunto set our hands and seals, this
day of December, 1982.

Signed, sealed and delivered
in the presence of:

[Signature] (L.S.)
[Signature] (L.S.)
James H. Simkins (L.S.)
[Signature] (L.S.)

STATE OF SOUTH CAROLINA)
)
COUNTY OF GREENVILLE)

M. Terrell Smith MRS
PERSONALLY appeared before me James H. Simkins and
made oath that he (s)he saw the within named James H. Simkins
sign, seal, and, as his (her) act and deed, deliver the within written
Mortgage; and that he (s)he with Helen A. Pitts
witnessed the execution thereof.

SWORN to before me this 28th
day of December, 1982
[Signature] (L.S.)
Notary Public for South Carolina
My Commission Expires May 21, 1987

Received for record _____, 1982 at _____ and recorded by

County of Greenville

1000-1
078
585 40-2-

19 187
4328 RV-27