

MORTGAGE

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THIS MORTGAGE is made this 23 day of July 1980, between the Mortgagor, John J. Caulfield and M. Gail Caulfield (herein "Borrower"), and the Mortgagee, Carolina Federal Savings and Loan Association, a corporation organized and existing under the laws of South Carolina whose address is P.O. Box 10148, Greenville, South Carolina 29603 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Fifty Thousand and No/100 (\$50,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated July 23, 1980 (herein "Note"), providing for monthly installments of principal and interest with the balance of the indebtedness, if not sooner paid, due and payable on August 1, 2010

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 certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot No. 8 of a subdivision known as Stratton Place, according to a Plat thereof prepared by Piedmont Engineers, Architects, Planners, dated July 10, 1972 and recorded in the RMC Office for Greenville County in Plat Book 4-R, at Pages 36 and 37, and being more fully shown on a plat entitled "Property of Heritage Homes, Inc.", dated March 26, 1980, prepared by Carolina Surveying Co., Inc. and recorded in the RMC Office for Greenville County in Plat Book 7W at Page 60 and having according to said latter plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Coventry Road at the joint front corner of Lots Nos. 7 and 8 and running thence with the joint line of said lots, N. 31-30 E. 153.3 feet to an iron pin in the rear line of Lot No. 5; running thence with the rear line of Lot No. 5, S. 68-37 E. 92.1 feet to an iron pin at the corner of Lot No. 4; running thence with the rear line of Lot No. 4, S. 69-15 E. 34.8 feet to an iron pin; running thence with the joint line of Lot No. 8, S. 31-30 W. 176.0 feet to an iron pin on the northern side of Coventry Road; running thence with the northern side of Coventry Road, N. 58-30 W. 125.0 feet to the point of beginning.

This being the same property conveyed to mortgagors by deed of Heritage Homes, Inc. dated July 23, 1980 and recorded in the RMC Office for Greenville County in Deed Book 1129 at Page 717 herewith.

which has the address of 109 Coventry Road, Greenville, S.C. 29615 (Street) (City) (herein "Property Address"); (State and Zip Code)

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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