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MORTGAGE

1530 883

1981 AUG 24 12 05 PM '81

JOHN W. WALKERSLEY
THIS MORTGAGE is made this 24 day of August 19 81, between the Mortgagor, Anthony J. DeCredico and Mary Ann DeCredico (herein "Borrower"), and the Mortgagee, First National Bank of South Carolina, a corporation organized and existing under the laws of South Carolina, whose address is P. O. Box 225, Columbia, SC. (herein "Lender").

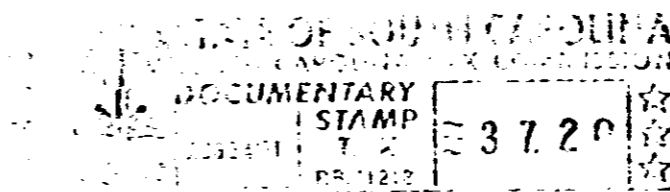
WHEREAS Borrower is indebted to Lender in the principal sum of Ninety Three Thousand & 00/100 (\$93,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated August 24, 1981 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on September 1, 2011

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 with buildings or improvements thereon, lying and being on the southeasterly side of Sweetwater Road, near the City of Greenville, South Carolina, being known and designated as Lot 471 on Plat entitled Map Two, Section II, Sugar Creek as recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book 7-X at Page 19 and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeasterly side of Sweetwater Road said pin being the joint front corner of Lots 471 and 472 and running thence with the common line of said lots S. 65-36-23 E. 172.78 feet to an iron pin at the joint rear corner of lots 471 and 472; thence S. 33-51-32 W. 101.38 feet to an iron pin, at the joint rear corner of Lots 470 and 471; thence with the common line of said lots N. 65-36-23 W. 156.11 feet to an iron pin on the southeasterly side of Sweetwater Road; thence with the southeasterly side of Sweetwater Road, N. 24-23-37 E. 100 feet to an iron pin, the point of beginning.

This is the same property conveyed to Mortgagors herein by Deed of Cothran and Darby Builders, Inc. dated August 24, 1981 and recorded in the R.M.C. Office for Greenville County on August 24, 1981 in Deed Book 1153 at Page 972.



which has the address of 411 Sweetwater Road Greer SC 29651 (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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