

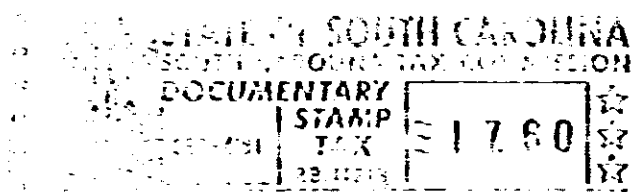
THIS MORTGAGE is made this 4th day of September, 19 81, between the Mortgagor, N. Keith Brown---

(herein "Borrower"), and the Mortgagee, Home Savings and Loan Association of the Piedmont, a corporation organized and existing under the laws of South Carolina, whose address is 208 East First Avenue, Easley, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Forty-Four Thousand and No/100 (44,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated September 4, 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 25 years from date.

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 those certain pieces, parcels or lots of land situate, lying and being in Greenville County, State of South Carolina, said lots lying on the Western side of West Monticello Road and being designated as Lots Nos. 57 and 58 on that certain plat of Monticello Estates, duly recorded in the RMC Office, Greenville County, S. C. in Plat Book 2-E at Page 168 and also being more fully shown on that certain plat of Freeland & Associates, James Ralph Freeland, R.L.S., dated August 26, 1981, duly of record in the RMC Office, Greenville County, S. C. in Plat Book 8-7 at Page 33 and said two lots being more particularly described in the aggregate as follows: BEGINNING at the Northeastern corner of Lot No. 58, said corner being the common corner of Lots Nos. 58 and 59 lying on the Western side of West Monticello Road and running thence S. 10-30 W. 160.00 feet to a corner, thence N. 79-30 W. 200.00 feet to a corner lying on the Eastern side of Saluda River, said Saluda River being the line and running thence along the Eastern side of Saluda River N. 13-22 E. 80.10 feet, thence continuing along said Saluda River N. 12-39 E. 80.05 feet to a corner, thence S. 79-30 E. 193.00 feet to the point of beginning; said lots being bounded on the North by Lot No. 59, on the East by West Monticello Road, on the South by Lot No. 56, and on the West by Saluda River; and being the same lots of land conveyed unto N. Keith Brown by Deed of Don R. Rogers and Mary G. Rogers, dated September 4, 1981, recorded September 4, 1981, in the RMC Office, Greenville County, S. C.



which has the address of Lot #5, Monticello Estates, Piedmont, SC 29673 (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 seized 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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