

SEP 30 AM '81

MORTGAGE

JOHN W. WATKINS
R.M.C.

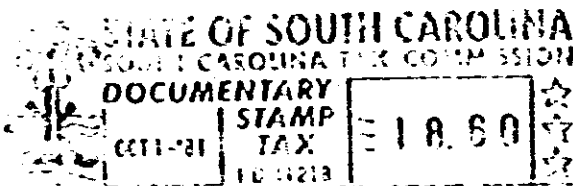
THIS MORTGAGE is made this 30th day of September, 1981, between the Mortgagor, Billy G. Watkins (herein "Borrower"), and the Mortgagee, First National Bank of South Carolina, a corporation organized and existing under the laws of South Carolina, whose address is P.O. Box 225, Columbia, South Carolina 29202 (herein "Lender").

WHEREAS Borrower is indebted to Lender in the principal sum of Forty Six Thousand Five Hundred and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated September 30, 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 October 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: being designated as Lot 6, on a plat of Bateswood Subdivision dated May 22, 1978, and recorded in the RMC Office for Greenville County, South Carolina in Plat Book 6-H, Page 69, containing 2.3 acres, more or less. Said property being more particularly described as follows:

Beginning at an iron pin on the northeast side of Bateswood Court at the joint corner of Lots 6 and 7 on said plat and running thence in an arc, the cord of which is N. 30-46 E. 39.4 feet to an iron pin; thence N. 12-56 W. 38.5 feet to an iron pin on Bateswood Court, the joint front corner of Lots 5 and 6; thence turning and running along the common line of Lots 5 and 6 on said plat, N. 37-35 E. 252 feet, more or less, to an iron pin on Griffith's Fish Pond Creek; thence turning and running along said Creek, the creek being the true property line, the courses of which are as follows: S. 59-4 E. 71 feet to an iron pin; thence S. 35-55 E. 131.4 feet to a pin; thence N. 60.58 E. 31 feet to an iron pin; thence S. 33-11 E. 135.5 feet to a pin; thence S. 22-56 E. 78.2 feet to a pin; thence S. 59-45 E. 90.5 feet to an iron pin; thence turning and leaving said creek and running S. 18-34 W. 73.3 feet to an iron pin; thence turning and running along the property line of Lots 6 and 9 of said plat, N. 70-0 W. 125 feet to an iron pin at the joint rear corner of Lots 8 and 9 of said plat; thence running along the common line of Lot 8 and Lot 6 of said plat, N. 72-50 W. 250 feet to an iron pin at the joint rear corner of Lots 7 and 8; thence running along the common line of Lots 7 and 6 of said plat, N. 72-50 W. 140 feet to an iron pin, the point of beginning.

This is the same property conveyed to the Mortgagor herein by deed of Alvin E. Smith, as Trustee, dated May 27, 1981, and recorded in the RMC Office for Greenville County in Deed Book 1149, Page 557, on June 9, 1981.



which has the address of Route 5 Bateswood Court, Greer (Street) (City)
S. C. 29651 (State and Zip Code)
(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.

400 8 791801

4328 RV-2