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THIS MORTGAGE is made this 13th day of October 1981, between the Mortgagee, JAMES BY GEORGE LEWIS, R.M.C. (herein "Borrower"), and the Mortgagee, UNITED FEDERAL SAVINGS AND LOAN ASSOCIATION OF FOUNTAIN INN, a corporation organized and existing under the laws of the United States of America, whose address is 201 Trade Street, Fountain Inn, S. C. 29644 (herein "Lender").

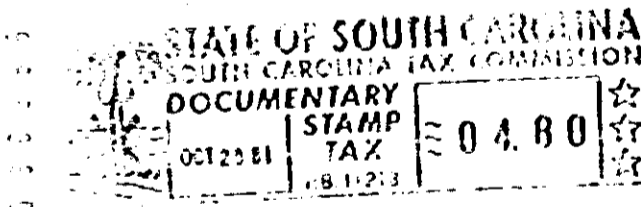
WHEREAS, Borrower is indebted to Lender in the principal sum of Twelve Thousand & no/100-  
(\$12,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated October 13, 1981 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on November 1, 1996.

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 all improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot No. 54 on plat of OAK HOLLOW, Section No. 3, prepared by Dalton & Neves Co., dated October, 1980, recorded in the RMC Office for Greenville County in Plat Book 7X at Page 61, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin in the cul-de-sac of Overlook Court and running thence along the joint line of Lot Nos. 54 and 55 in the middle of a 10 foot drainage easement, N. 42-06 W., 396.25 feet to an iron pin at or near Cardinal Lake; thence turning and running along line of Cardinal Lake, the traverse line as follows: N. 66-14 E., 105.28 feet to an iron pin, N. 67-39 E., 113.15 feet to an iron pin; thence turning and running with the rear line of Lot No. 48, Section 2, S. 62-47 E., 264.4 feet to an iron pin; thence with the joint line of Lot Nos. 54 and 53, S. 23-15 W., 269.9 feet to an iron pin on the northern side of cul-de-sac of Overlook Court; thence with the curvature of said Court running approximately S. 80-34 W., 64.8 feet to an iron pin, the point of beginning.

This being the identical property conveyed to the Mortgagor herein by deed of A & R Associates, Inc., said deed to be recorded herewith.



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which has the address of Overlook Court Greenville, South Carolina 29609 (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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