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THIS MORTGAGE is made this.

19. 8 between the Mortgagor, Alan M. Turza and Lee Turza

(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 (herein "Lender").

Whereas, Borrower is indebted to Lender in the principal sum of Forty Three Thousand Nine Hundred Fifty and no/100th Dollars, which indebtedness is evidenced by Borrower's note dated. May 29, 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 June 1, 2011

*Note of Alan M. Turza

ALL that certain piece, parcel or lot of land, situate, lying and being in the State of South Carolina, County of Greenville on the southern side of Rosebay Drive, being shown and designated as Lot 171 on Plat of Dove Tree, dated September 18, 1972, revised March 29, 1973, prepared by Piedmont Engineers and Architects, recorded in Plat Book 4-X at Pages 21 through 23, and being described, according to said plat, more particularly, to wit:

BEGINNING at an iron pin on the southern side of Rosebay Drive at the joint front corner of Lots 171 and 172, and running thence along said Drive, N. 64-15 E. 91.4 feet to an iron pin; thence N. 69-41 E., 34.6 feet to an iron pin at the joint front corner of Lots 170 and 171; thence with the common line of said Lots, S. 26-57 E. 158.2 feet to an iron pin; thence S. 65-25 W. 138.4 feet to an iron pin at the joint rear corner of Lot 171 and 172; thence along the common line of said lots, N. 22-26 W. 158.9 feet to an iron pin, the point of beginning.

The above property is the same property conveyed to the mortgagor herein by deed of Merrill Lynch Relocation Management, Inc., dated May 29, 1981.

S.C. 29607 (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.

SOUTH CAROLINA-1 to 4 Family-6/75-FNMA/FRUMC UNIFORM INSTRUMENT

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