

FILED
GREENVILLE CO. S. C.
STATE OF SOUTH CAROLINA
MAR 31 4 41 PM '83)
COUNTY OF GREENVILLE
DONNIE S. TANKERSLEY)
R.M.C.

BOOK 1600 PAGE 50

S.C. STATE HOUSING AUTHORITY
MORTGAGE OF REAL ESTATE

THIS MORTGAGE is made this 31st day of March, 19 83
between the Mortgagor Timothy W. Smerdon and Tina R. Smerdon
(herein "Borrower"), and the Mortgagee, First Citizens Bank and Trust Company of S.C.,
a corporation organized and existing under the laws of the State of South Carolina,
whose address is P O Box 11757, Columbia, S. C.
(herein "Lender").

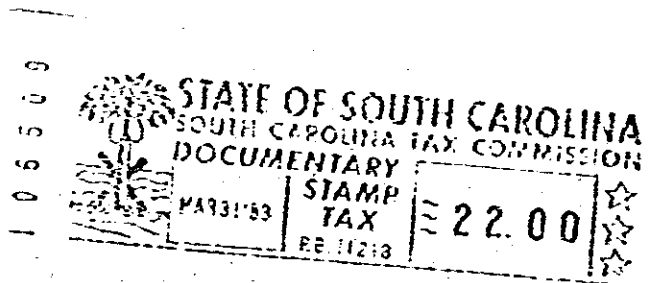
WHEREAS, Borrower is indebted to Lender in the principal sum of 55,000.00 Dollars,
which indebtedness is evidenced by Borrower's Note date March 31, 1983 (herein "Note"),
providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner
paid, due and payable on April 1, 2013 19 _____
FOR MONTHLY INSTALLMENTS SEE SCHEDULE A ATTACHED.

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 piece, parcel or lot of land lying in the State of South
Carolina, County of Greenville, shown as Lot 15 on plat of Pebblecreek
P.U.D., Phase IX, Section IIA & IIC, and plat of Property of Timothy
W. Smerdon and Tina R. Smerdon, dated March 22, 1983, prepared by
Freeland and Associates, recorded in Plat Book 9-0 at page 93
and having the following courses and distances:

BEGINNING at an iron pin on Ginger Lane, joint front corner of Lots
15 and 16 and running thence with the joint line of said lots,
N. 56-21 E. 161.40 feet to an iron pin; thence along the rear line
of Lot 15, S. 41-09 E. 60.52 feet to an iron pin; thence with the
joint line of Lots 15 and 14, S. 56-21 W. 151.05 feet to an iron
pin on Ginger Lane; thence along Ginger Lane, N. 50-34 W. 62.71 feet
to the point of beginning.

Being the same property conveyed by Hamlett Builders, Inc. by deed
recorded herewith.



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which has the address of 109 Ginger Lane, Taylors, S. C. 29687
(herein "Property Address").

4328-RV-21