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GREENVILLE S.C.
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DONNIE S. TAYLOR
R.M.C.

MORTGAGE

THIS MORTGAGE is made this 19th day of July, 1983, between the Mortgagor, Larry J. Carpenter and Debora A. Carpenter, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association of South Carolina, a corporation organized and existing under the laws of the United States of America, whose address is 301 College Street, Greenville, South Carolina (herein "Lender").

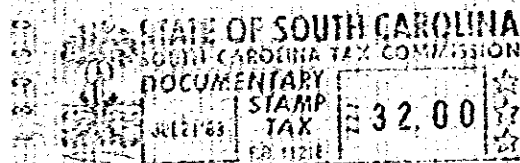
WHEREAS, Borrower is indebted to Lender in the principal sum of Eighty Thousand and No/100 (\$80,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated July 19, 1983, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on August 1, 2013.....;

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 situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot 167 on plat of HERITAGE LAKES, recorded in the RMC Office for Greenville County in Plat Book 6H, Page 17 and also as shown on a more recent survey prepared by Freeland & Associates, dated July 19, 1983, entitled "Property of Larry J. Carpenter & Debora A. Carpenter", recorded in the RMC Office for Greenville County in Plat Book 9V, Page 57, and having, according to the more recent survey, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the eastern side of Capriole Court, joint corner of Lots 166 and 167 and running thence with the common line of said Lots, N 78-39-59 E 128.38 feet to an iron pin; thence S 57-00-21 E 47.07 feet to an iron pin located within the waters of Lake Horseshoe, said pin being located S 11-42-35 W 7.68 feet; thence turning and running, S 11-42-35 W for a total distance of 198.38 feet to an iron pin on the northern side of Harness Trail; thence turning and running along the northern side of said Trail, S 81-37-42 W 15.32 feet to an iron pin; thence S 74-41-41 W 74.21 feet to an iron pin at the intersection of Harness Trail and Capriole Court; thence with said intersection, N 69-15-48 W 36.40 feet to an iron pin on the eastern side of Capriole Court; thence running with the curve of said Court, the chord of which is, N 05-37-24 W 141.43 feet to an iron pin; thence N 11-42-36 E 44.15 feet to an iron pin; thence N 0-11-14 E 19.98 feet to an iron pin, being the point of beginning.

Being the same property conveyed to the Mortgagors by Deed of Ronald W. Quinn and Joyce Marilyn Quinn to be recorded of even date herewith.



Which has the address of 100 Capriole Court Simpsonville,
(Street) (City)
South Carolina 29681 (herein "Property Address");
(State and Zip Code)

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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