

Words Used In This Document

- (A) Mortgage—This document, which is dated July 8, 1983, will be called the "Mortgage".
- (B) Mortgagor—Ethel J. Stafford will sometimes be called "Mortgagor" and sometimes simply "I", "Me", "my", "mine", "myself", and "us" refer to the Mortgagor.
- (C) Lender—The South Carolina National Bank will be called "Lender" and sometimes simply "you", "Your" and "yours" refer to Lender. Lender is a national banking association which was formed and which exists under the laws of the United States of America.
- Lender's address is P.O. Box 969 Greenville S.C. 29602
- (D) Note—The note, note agreement, or loan agreement signed by Ethel J. Stafford and dated July 8, 1983, will be called the "Note". The Note shows that I have promised to pay Lender \$5,091.04 Dollars plus finance charges or interest at the rate of 11.50 % per year Dollars plus a finance charge of _____ Dollars which I have promised to pay in full by _____
- If this box is checked, finance charges or interest under the Note will be deferred, accrued, or capitalized.
- (E) Property—The property that is described below in the section entitled "Description Of The Property" will be called the "Property".

My Transfer To You Of Rights In The Property

On this date, because you loaned me the money for which I gave you the Note, I mortgage, grant and convey the Property to you, your successors and assigns, subject to the terms of this Mortgage. This means that by signing this Mortgage, I am giving you those rights that are stated in this Mortgage and also those rights that the law gives to lenders who hold mortgages on real property. I am giving you these rights to protect you from possible losses that might result if I fail to:

- (A) Pay all the amounts that I owe you as stated in the Note and any future advances made under Paragraph 17 of this Mortgage.
- (B) Pay, with interest or finance charges, any amounts that you spend under this Mortgage to protect the value of the Property and your rights in the Property.
- (C) Keep all of my other promises and agreements under the Note and or this Mortgage.
- This Mortgage secures any renewals, extensions, and/or modifications of the Note.

Description Of The Property

- (A) The Property which I mortgage, grant, and convey to you, your successors and assigns, is located in Greenville, _____ County and has the following legal description:

All that certain peice, parcel or lot of land situate, lying and being on the southern side of Evening Way in the Town of Mauldin, County of Greenville, State of South Carolina being shown and designated as Lot No. 48 on a plat of Sunset Heights, Section 2 made by Dalton and Neves dated April, 1960, recorded in the RMC Office for Greenville County South Carolina in Plat book RR, Page 85 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point on the southern side of Evening Way at the joint front corner of Lots # 47 and 48 and running thence S. 16-16 E. 200 feet to a point; thence along the rear line of Lot 58, N. 73-44 E. 100 feet to a point; thence along the corron line of Lots 48 and 49, N. 16-16 W. 200 feet to a point on the southern side of Evening Way; thence with the southern side of said Evening Way, S. 73-44 W. 100 feet to the point of beginning; and being x the same property conveyed to the grantors herein by deed of David G. Moore recorded June 1, 1970 in Deed Book 891, Page 48.

This conveyance is made subject to such restrictive covenants, setback lines, easements and zoning regulations, if any, as may be applicable to the property hereinabove described.

As a part of the consideration herein the grantee agrees to assume and pay that certain mortgage of real estate given by David G. Moore to C. Douglas Wilson & Co. dated July 20, 1968 recorded in the RMC Office for Greenville County in Mortgage Book 1098, Page 130 and having a present balance of \$22,375.96.

The Property also includes the following:

- (B) All buildings and other improvements that are located on the property described in paragraph (A) of this section;
- (C) All rights in other property I have as owner of the property described in paragraph (A) of this section. These rights are known as "easements, rights and appurtenances attached to the property";
- (D) All rents or royalties from the property described in paragraph (A) of this section;
- (E) All mineral, oil and gas rights and profits, water, water rights and water stock that are part of the property described in paragraph (A) of this section;
- (F) All rights that I have in the land which lies in the streets or roads in front of, or next to, the property described in paragraph (A) of this section;
- (G) All fixtures that are now or in the future will be on the property described in paragraphs (A) and (B) of this section, and, to the extent allowed by law, all replacements of and additions to those fixtures;
- (H) All of the rights and property described in paragraphs (B) through (F) of this section that I acquire in the future; and
- (I) All replacements of and or additions to the property described in paragraphs (B) through (F) and paragraph (H) of this section.

You, your successors and assigns, are to have and to hold the Property subject to the terms of this Mortgage