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JOHNNIE S. W. LESLEY
R.M.C.

MORTGAGE

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THIS MORTGAGE is made this 28th day of July 1983, between the Mortgagor, Neal A. Sopko and Carol L. Sopko (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings & Loan Association, a corporation organized and existing under the laws of United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina, (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of One Hundred Seven Thousand and no/100ths Dollars, which indebtedness is evidenced by Borrower's note dated July 28, 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 lot of land situate on the easterly side of Holly Park Drive, in the County of Greenville, State of South Carolina, being shown as Lot No. 129 on a plat of Holly Tree Plantation Subdivision, Phase II, Section IIIB, dated April 20, 1978 and recorded in the Office of the RMC for Greenville County in Plat Book 6-II at Page 41 and also being shown on a plat prepared for Neal A. Sopko and Carol L. Sopko prepared by Freeland and Associates, dated July 20, 1983 and having according to said latter plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the easterly side of Holly Park Drive at the joint front corner of Lot 128 and Lot 129 and running thence with Lot 128 S 66-25 E 169.45 feet to an iron pin at the joint rear corner of Lot 128 and Lot 129; thence with Lot 123 S 25-10 W 35 feet to an iron pin at the joint rear corner of Lot 122 and Lot 123; thence with Lot 122 S 37-48 W 151.54 feet to an iron pin on Holly Park Drive; thence with said Drive the following courses and distances: N 45-00 W 30 feet, N 33-00 W 50 feet, N 18-00 W 50 feet, N 13-50 W 38 feet and N 19-34 E 76 feet to the point of beginning.

This is the same property conveyed to the Mortgagors by deed of Franklin Enterprises, Inc., dated and recorded of even date herewith.

which has the address of 209 Holly Park Drive Simpsonville, S.C. 29681 (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 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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