

STATE OF SOUTH CAROLINA )  
COUNTY OF )

**MORTGAGE**

BOOK 82 PAGE 351  
BOOK 1534 PAGE 99

**WORDS USED OFTEN IN THIS DOCUMENT**

- (A) "Mortgage." This document, which is dated February 19, 19 82, will be called the "Mortgage."  
(B) "Borrower." Jimmy L. Stephens will sometimes be called "Borrower" and sometimes simply "I."  
Borrower's address is: \_\_\_\_\_  
(C) "Lender." BANK OF GREER will be called "Lender." Lender is a corporation or association which was formed and which exists under the law of the State of South Carolina.  
Lender's address is: POST OFFICE DRAWER 708, Main Office: \_\_\_\_\_  
GREER, SOUTH CAROLINA 29651.  
(D) "Note." The note signed by Borrower and dated February 19, 19 82 will be called the "Note." The Note shows that I owe Lender Forty Thousand and 00/100 Dollars (\$ 40,000.00 ) plus interest, which I have promised to pay in monthly payments of principal and interest and to pay in full by \_\_\_\_\_, 19 \_\_\_\_.  
(E) "Property." The property that is described below in the section titled "Description Of The Property," will be called the "Property."

**DESCRIPTION OF THE PROPERTY**

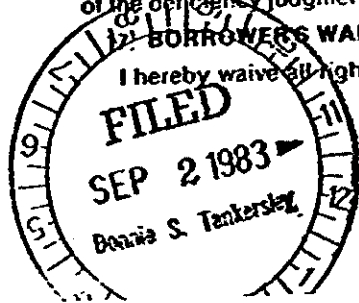
ginal amount of the Note plus \$ \_\_\_\_\_  
I understand and agree that the Note, any extensions or renewals of it, any future advances and extensions or renewals of Notes for future advances and any other present or future debt which I may owe to the Lender will be secured and protected by this Mortgage until it is satisfied of record. The Lender, at my written request, will satisfy this Mortgage whenever: (A) I owe no amounts to Lender, (B) I have no liability to Lender, and (C) Lender has not agreed to make any further advance or advances to me. I will pay to the Lender the fee for recording the satisfaction at the time of my written request. If this Mortgage is a junior mortgage on the Property, I agree that I will not obtain future advances or other loans under the prior Mortgage(s) without the express written consent of the Lender herein.

**16. BORROWER'S WAIVER OF APPRAISAL RIGHTS**

I waive and relinquish any appraisal rights which I may have under Sections 29-3-680 through 29-3-760 of the Code of Laws of South Carolina, (1976) as amended and any amendment or replacement of these statutes, and I understand and agree that if the Lender elected to foreclose this Mortgage, and also seeks a deficiency judgment against me, the amount of the deficiency judgment shall be determined by the highest price bid at the foreclosure sale of the property.

**BORROWER'S WAIVER OF HOMESTEAD EXEMPTION**

I hereby waive all right of homestead exemption in the Property.



SEP 2 1983

7632

BANK OF GREER

BY James A. Bennett, Jr.  
Witness Ann L. Pettit

DATE

1328