#FXVX CO. S. C. WYCHE, BURGESS, FREEMAN & PARHAM, PA. 2 55 Ft. 17 P. O. BOX 1020/. COMPLIED WITH

606K 1279 PAGE 673

S. TARKERSLEY MORTGAGE

THIS MORTGAGE is made thisday of..... between the Mortgagor, Richard E. Kropp and Arlene V. Kropp .. (herein "Borrower"), and the Mortgagee, Carolina National Mortgage Investment Co., Inq.corporation organized and existing under the laws of South Carolina, whose address is P. O. Box 935, Charleston, S. C. 29402 (herein "Lender").

Whenexs, Borrower is indebted to Lender in the principal sum of Twenty-Eight Thousand Four Hundred Fifty and No/100 (\$28,450.00) -- Dollars, which indebtedness is evidenced by Borrower's note of even date herewith (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on July 1, 2003;

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 20 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 ______, State of South Carolina:

ALL that certain piece, parcel or lot of land, with all improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot #133, Charter Oak Drive, Peppertree Subdivision, Section #2, as shown on a plat dated June 15, 1972 and recorded in Plat Book 4R at Page 19, as revised by a plat recorded in Plat Book 4X at Page 3, and having according to acco Page 3, and having, according to said revised plat the following metes and bounds, to-wit:

BEGINNING at a point located on the northeastern side of the rightof-way of Charter Oak Drive, a joint corner of Lots #133 and #234; thence along said right-of-way the following courses and distances: N. 37-00 W. 50.0 feet to a point, N. 21-13 W. 47.3 feet to a point, N. 8-27 E. 43.1 feet to a point located on the eastern side of the intersection of Winding Way and Charter Oak Drive; thence along the southeastern side of the right-of-way of Winding Way N. 38-07 E. 60.0 feet to a point; thence S. 51-00 E. 136.8 feet to a point on the boundary of Lot #233; thence S. 54-57 W. 30.0 feet to a point, a joint corner of Lots #133, #234, and #233; thence along the line of Lot #234 S. 47-52 W. 105.0 feet to the point of beginning.

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 in the event this Mortgage is on a leasehold) are berein referred to as the "Property".

Borrower covenants that Borrower is lawfully seised 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 easements and 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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