

Mortgagee's Address: Carolina National Mortgage Investment Co., Inc.

FILLED
GREENVILLE CO. S. C.

5900 Fain Blvd., P. O. Box 10636
North Charleston, SC 29411

BOOK 1388 PAGE 483

MORTGAGE

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DONNIE S. TANKERSLEY
R.H.C.

THIS MORTGAGE is made this 31st day of January 1977, between the Mortgagors Reginald M. Christopher and Glennis N. Christopher (herein "Borrower"), and the Mortgagee, Carolina National Mortgage Investment Co., Inc., a corporation organized and existing under the laws of South Carolina, whose address is P. O. Box 10636, North Charleston, SC 29411 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Seventy-five Thousand and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated January 31, 1977 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on February 1, 2007.

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 known as Lot 163, Section 3, of Westcliffe Sub-division as shown on a plat prepared by Freeland & Associates, dated January 27, 1977, and recorded in the RMC Office for Greenville County in Plat Book JJJ at pages 72 and 73 and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Westcliffe Way at the joint front corner of Lots 163 and 164; thence running S. 2-24 W. 290 feet to an iron pin; thence continuing S. 2-22 E. 123.3 feet to an iron pin on a creek; thence with the creek as the line N. 71-57 W. 41.2 feet to an iron pin; thence continuing with the creek N. 79-38 W. 113 feet to an iron pin; thence continuing with the creek N. 61-10 W. 129.6 feet to an iron pin; thence continuing with the creek N. 7-51 W. 14.3 feet to an iron pin; thence continuing with the creek N. 71-40 W. 44.2 feet to an iron pin; thence continuing with the creek N. 36-11 W. 54.8 feet to an iron pin; thence continuing with the creek N. 44-38 W. 74.1 feet to an iron pin on another creek; thence N. 12-58 E. 72.1 feet to an iron pin; thence N. 11-15 E. 71.7 feet to an iron pin; thence N. 32-35 E. 159 feet to an iron pin on the southern side of Westcliffe Way; thence with the southern side of Westcliffe Way S. 64-42 E. 142.8 feet to an iron pin; thence continuing with Westcliffe Way S. 74-59 E. 81.9 feet to an iron pin; thence continuing with said Westcliffe Way N. 89-58 E. 75.2 feet to an iron pin, the point of beginning.

This is the same property conveyed to the grantors by deed recorded in Deed Book 1034 at page 603 in the RMC Office for Greenville County, South Carolina, on April 13, 1976.

which has the address of 525 Westcliffe Way Greenville
[Street] [City]
S. C. 29611 (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 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 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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