2003 1440 HAR 609

MORTGAGE

theastern side of Elmhurst Road at the joint front d running thence with the joint line of said lots, at the joint rear corner of said lots; thence in at the joint rear corner of Lots Nos. 120 and said lots, S. 55-09 W. 381.4 feet to an iron pin ots on Elmhurst Road; thence with Elmhurst Road, in; thence continuing with Elmhurst Road N. 24-55 W. This is the same property conveyed to the F. Randolph and Anna M. Randolph dated August 7,
and with buildings and improvements thereon, in the ch Carolina, being known and designated as Lot No. plat of which is recorded in the R.M.C. Office for in plat book JJJ, pages 72-75 and having, according and bounds to-wit:
f the indebtedness evidenced by the Note, with interest thereon, the n, advanced in accordance herewith to protect the security of this is and agreements of Borrower herein contained, and (b) the repayon, made to Borrower by Lender pursuant to paragraph 21 hereof eby mortgage, grant and convey to Lender and Lender's successors and in the County of
in the principal sum of <u>Thirty-nine Thousand Five</u> Dollars, which indebtedness is evidenced by Borrower's note Note''), providing for monthly installments of principal and interest, r paid, due and payable on <u>September 1, 2008</u>
. Bolt and Betty S. Bolt, (herein "Borrower"), and the Mortgagee, South Carolina ation organized and existing under the laws of the United States of Columbia, South Carolina (herein "Lender").

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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