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TO ALL WHOM THESE PRESENTS MAY CONCERN: GARY W. GRAMKOW AND LESLIE A. GRAMKOW.

Greenville County, South Carolina,

, herematter called the Mortgagor, send(s) greetings:

WIIFREAS, the Mortgager is well and truly indebted unto

SOUTH CAROLINA NATIONAL BANK

U. OFSUL A CAL COMMINAL X COM UMENTARY

STAKE

TAX :

, a corporation organized and existing under the laws of the United States of America . heremafter called the Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which are incorporated herein by reference, in the principal sum of Forty Five Thousand Fifty and 00/100 -----------Dollars (\$ 45,050.00 with interest from date at the rate of nine and one-half ----- per centum c 9.50 per annum until paid, said principal on finiterest being parable at the office of South Carolina National Bank " Columbia, South Carolina or at such other place as the holder of the note may designate in writing, in monthly installments of Three Hundred Seventy Eight and 87/100 ----- Dollars (S 378.87 *i*. .. 19-79, and on the first day of each month thereafter until commoneing on the first day of March the principal and interest are talle gold, except that the final payment of principal and interest, if not sooner paid, shall be due and payable on the first day of February, 2009

NOW, KNOW ALL MEN. That the Mortgager, in consideration of the aforesaid debt and for better securing the payment thereof to the Mortgager, and also in consideration of the further sum of Three Dollars (\$3) to the Mortgager in hand well and truly paid by the Mortgager at and before the scaling and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, baryained, sold, and released, and by these presents does crant, bargain, sell, and release unto the Mortgager, its successors and assigns, the following-described real estate situated in the County of Greenville,

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, on the southern side of Vineyard Lane, and being known and designated as Lot No. 75, according to a plat entitled Mountainbrook, prepared by Robert E. Rembert, Surveyor, dated October 14, 1970, and recorded in the Greenville County R.M.C. Office in Plat Book 4 F at Page 47, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Vineyard Lane at the joint front corner of Lots 74 and 75 and thence with the common line of said lots, S. 2-10-40 E. 174.67 feet to an iron pin at the joint rear corner of said lots; thence N. 89-06-00 E. 75 feet to an iron pin at the joint rear corner of Lots 75 and 76; thence along the common line of said lots, N. 6-07-20-E. 158 feet to a point on the southern side of Vineyard Lane; thence with the curve of the southern side of Vineyard Lane, the radius of which is 481.20, 100 feet to the point of beginning.

The above described property is the same acquired by the Mortgagors by deed from Ronald D. and Cynthia T. Livesay, recorded in the Greenville County R.M.C. Office on January 8, 1979.

South Carolina National Bank Mortgage Loan Department P. O. Box 168

Columbia. South Carolina 29202. Topether with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident or appertaining, and all of the reats, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures and equipment now or hereafter attached to or used in connection with the real estate herein described.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its successors and assigns forever

The Mortgagor covenants that he is lawfully seized of the premises hereinabove described in fee simple absolute, that he has good right and lawful authority to sell, convey, or encumber the same, and that the premises are tree and clear of all liens and encumbrances whatsoever. The Mortgagor further covenants to warrant and forever defend all and singular the premises unto the Mortgagoe forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

The Mortgagor covenants and agrees as follows

1. That he will promptly pay the principal of and interest on the indebtedness evidenced by the said note, at the times and in the manner therein provided. Privilege is reserved to pay the debt in whole, or in an amount equal to one or more monthly payments on the principal that are next due on the note, on the first day of any month prior to maturity, provided, however, that written notice of an intention to exercise such physicals is given at least thirty (30) days prior to prepayment.

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