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THIS MORTGAGE made this 6th day of January, 1981, between the Mortgagor, N. Keith Brown

(herein "Borrower"), and the Mortgagee, Home Savings and Loan Association of the Piedmont, a corporation organized and existing under the laws of South Carolina, whose address is 208 East First Avenue, Easley, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty Nine Thousand Nine Hundred & No/100--Dollars, which indebtedness is evidenced by Borrower's note date January 6, 1981 (herein "Note") which is attached hereto as Exhibit "A," the terms of which are incorporated herein by reference (including any and all renewals, extensions, renegotiations and/or modifications of the original Note), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on 30 years from date.

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 certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, Greenville County, and being more particularly shown on a certain plat of Monticello Estates made by Freeland & Associates, Reg. L. S., dated December 23, 1980, of record with the Greenville County R.M.C. in Plat Book 8 X at Page 6 and being shown on said plat as Lot No. 4; said Lot No. 4 is more particularly described as follows: BEGINNING at an iron pin corner, said iron pin corner being the Northernmost corner of said lot of land and running thence S. 79-30 E. 192.7 feet to an iron pin corner, thence running S. 10-30 W. 175.1 feet to an iron pin corner, thence running N. 79-30 W. 188.6 feet to an iron pin corner, thence running N. 03-03 E. 77.4 feet to an iron pin corner, thence running N. 14-31 E. 83.6 feet to an iron pin corner, thence running N. 10-33 E. 15.0 feet to the point of beginning; said Lot No. 4 is bound on the North by Lot No. 3 as shown on said plat, on the South by Lot No. 58 as shown on said plat, on the East by a road known as West Monticello Road as shown on said plat, and on the West by Saluda River as shown on said plat.

The above described Lot No. 4 being a portion of Lot No. 61 and all of Lots Nos. 59 and 60 as shown on that certain plat of Monticello Estates recorded in the RMC Office of Greenville County, S. C. in Plat Book EE at Page 169.

The above described Lot No. 4 being a portion of the property conveyed unto N. Keith Brown by Deed of Don R. Rogers and Mary G. Rogers, dated January 3, 1980, recorded January 7, 1980, in the RMC Office, Greenville County, S. C. in Volume 1118 at Page 433.

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which has the address of Lot #4 Monticello Est. Piedmont S. C. 29673 (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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