MORTGAGE

200 1557 FASE 101

THIS MORTGAGE is made this. 5th day of November.

19.81, between the Mortgagor, Ronald N. Cleveland and Marjorie M. Cleveland

(herein "Borrower"), and the Mortgagee, South Carolina

Federal Savings & Loan Association, a corporation organized and existing under the laws of United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina, (herein "Lender").

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 piece, parcel or lot of land containing 1.01 acres situate, lying and being in Greenville County, S.C., and being shown as Lot No. 1 on plat of MONTVERDE, SECTION 1, recorded in the RMC Office for Greenville County in Plat Book KK, at Page 102, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on Fairview Drive at the joint front corner of Lots 1 and 2 and running thence with the common line of said lots N. 10-56 E. 231.8 feet to an iron pin on Montverde Drive; thence with said drive S. 57-27 E. 100 feet and S. 74-07 E. 110 feet to an iron pin; thence around a curve at the intersection of Montverde Drive and Maruca Drive, the chord of which is S. 29-07 E. 21.21 feet to an iron pin on Maruca Drive; thence with said drive S. 15-32 W. 178 feet to an iron pin; thence with a curve at the intersection of Maruca Drive and Fairview Drive, the chord of which is S. 61-40 W. 20.9 feet to an iron pin on Fairview Drive; thence with said drive N. 72-23 W. 185.9 feet to the point of beginning.

This being the same property conveyed to the Mortgagors by deed of Ottis R. Causey, Calista E. Causey and Allen L. Causey dated January 2, 1975, and recorded January 3, 1975, in the RMC Office for Greenville County, S.C., in Deed Book 1012, at Page 641.

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which has the address of Route 12, Fairview Drive, Greenville,

[Street] [City]

South Carolina 29609 (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 uncneumbered, 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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