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THISMORTGAGE is made this . 24th day of pafebrua	ary
THISMORTGAGE is made this . 24th day of gofebrua 1982, between the Mortgagor, James. M Crain. and Mary . (	c. Crainsley
(herein "Borrower"), and the Mo	origagee,
. The . Citizens .and . Southern . National Bank	a corporation organized and
existing under the laws of South .Carolina	
whose address is 47. East . Camperdown . Way, . Greenville	e.SC. 29602

WHEREAS Borrower has entered into an agreement with Lender under which the Lender agrees to lend to the Borrower up to a total amount outstanding at any point in time One .hundred .thousand. dollars . & no/100 (\$ 100,000,00...) Dollars which indebtedness is evidenced by Borrower's Note/Agreement dated .2-24-82..... (herein "Note") providing for monthly installments of principal and interest.

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 23 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 and lot of land in Chick Springs Township, Greenville County, SC, described as follows: BEGINNING at a corner at the extreme southeastern point of the lot now owned by Malvin W. Edwards, said corner being marked by a concrete monument, and running thence N 32-45 W 841 ft. to an iron pin, corner of property hereafore conveyed by Waltes T. Edwards to Virginia B. Mann; thence along the line of the property heretofore conveyed to Virginia B. Mann S 58-30 W 470 ft. to an iorn pin; thence S 60-46 E 858.6 ft. to the concrete monument, the point of beginning, and containing approximately four acres, more or less.

This is the remaining portion of the 50.79 acre tract conveyed to Waites T. Edwards by his father, William S. Edwards by deed recorded in the RMC Office for Greenville County in Deed Book 285 Page 392, after the conveyance by Waites T. Edwards to Virginia B. Mann by deed recorded in RMC Office for Greenville County in Book 470 page 228. This includes the .69 acre lot heretofore conveyed by Waites T. Edwards to Malvin W. Edwards by deed recorded in RMC Office for Greenville County in Book 719 at page 189.

This is the same property conveyed to James M. Crain and Mary C. Crain by virtue of deed from Waites T. Edwards and Malvin W. Edwards, recorded in the RMC Office for Greenville County in Book 828 page 32 on September 6, 1967. which has the address of ...... 3223 Wade Hampton Blvd. Taylors SC. 29687.....

.... (herein "Property Address"); 1Zin Code I

TO HAVE AND TO HOLD anto 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 and rents, all of which 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 hereinafter 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, and that the Property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

UNITORM COVENANTS. Borrower and Lender covenant and agree as follows:

- 1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.
- 2. Funds for Taxes and Insurance. Subject to applicable law or at the option of the Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and planned unit development assessments, if any) which may attain priority over this Mortgage and ground tents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof. Borrower shall not be obligated to make such payments of Funds to Lender to the extent that Borrower makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lender.

If Borrower pays Funds to Lender, the Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a Federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account or verifying and compiling said assessments and bills, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this Mortgage that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Mortgage.

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Form No. 146-368 (9/81)

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