300x1577 PAGE 47

MORTGAGE

THIS MORTGAGE'S made this 4th day of August

19. 82, between the Mortgagor, Kedar B. Brown and Sally Boyce Brown

(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 certain piece, parcel or lot of land situate, lying, and being shown and designated as Lot 12 on plat of "Woodharbor," as recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 5P, Page 37, and having such courses and distances as will appear by reference to said plat.

Derivation: This is the same property conveyed to Mortgagor herein by deed of Larry D. Kicher and Janice N. Kicher as recorded in the RMC Office for Greenville County, South Carolina, in Deed Book //7/, Page 463, on August 4, 1982.

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which has the address of ... Lot 12 Woodharbor S/D, Taylors,

[Street] [City]

South Carolina 29687 (herein "Property Address");

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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(State and Zip Code)