800:1603 FASE343

MORTGAGE

THIS MORTGAGE is made this Alan D. Austin and Gwen J. Austin 22nd April (herein "Borrower"), and the Mortgagee, The Citizens and Southern National Bank of South Carolina, a corporation organized and existing under the laws of South Carolina, whose address is P. O. Box 727, Columbia, South Carolina 29222 (herein "Lender").

Whereas Borrower is indebted to Lender in the principal sum of Fifty-seven Thousand, Five Hundred and no/100 (\$57,500.00) Dollars, which indebtedness is evidenced by Borrower's note dated April 22, 1983 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on April 22, 2013

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, situate, lying and being on the southern side of Mount Vista Avenue, in the City of Greenville, County of Greenville, State of South Carolina, being known as Lot No. 177 on a plat of Traxler Park, recorded in the RMC Office for Greenville County, South Carolina in Plat Book F at page 114, and having according to said plat the following metes and bounds, to-wit:

Beginning at an iron pin on the southern side of Mount Vista Avenue at the joint front corner of Lots 176 and 177, and running thence with the south side of Mount Vista Avenue, N 64-37 E, 70 feet to an iron pin at the corner of Lot 178; thence with the line of Lot 178, S 25-23 E 225 feet to an iron pin; thence S 64-37 W 70 feet to an iron pin; thence N 25-23 W, 225 feet to an iron pin, the point of beginning.

Being the same property conveyed to Mortgagor herein by deed of Theodore S. Stern and Martha W. Stern dated April 22, 1983 and recorded simultaneously Greenville County, S. \overline{C} .

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Greenville 40 Mount Vista Avenue (City) [Street] S. C. 29605(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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