GREENVILLE GO. J. G.

808x1316 FAGE 911

JUL 21 9 12 AM '83

DONNIE S. TANKERSLEY R.M.C.

## **MORTGAGE**

THIS MORTGAGE is made this	15thday ofJuly Kratzer and Linda R. Kratzer
	Chargin "Rorrower") and the Mortgagee
The Palmetto Bank	TH CAROLINA, whose address is 470 Haywood
Road, Greenville, S. C.	(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 lying in the State of South Carolina, County of Greenville, shown as Lot 114 on plat of Pine Brook Forest, Section 1, recorded in Plat Book 4X at pages 48 and 49 and having such courses and distances as will appear by reference to said plat.

Being the same property conveyed by Samuel L. and Carolyn M. Williams by deed recorded April 30, 1981 in Deed Book 1147 at page 209.

Y.20

IS STATE DE SOUTH CAROLINA

DOCUMENTARY

STAMP

STAMP

TAX

PR 1239

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.

SOUTH CAROLINA-1 to 4 Family-6/75-FNMA/FHLMC UNIFORM INSTRUMENT

(10 m 3287)