STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE STATE STA

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WHEREAS,

ROSEMARY G. RAMSEY

(hereinafter referred to as Mortgagor) is well and truly indebted unto

JOHN C. COTHRAN,

Rt. 15, Hwy. 14, Greenville, S. C. 29607

(hereinafter referred to as Mortgagee) as evidenced by the Mortgagor's promissory note of even date herewith, the terms of which are incorporated herein by reference, in the sum of

in 360 monthly installments of Six Hundred Forty and 36/100 (\$640.36) Dollars each, commencing on the 7th day of October, 1984, and a like payment each month thereafter until paid, except the final payment, if not sooner paid, shall be due and payable on September 7, 2014. with interest thereon from date at the rate of 12.5% per centum per annum, to be paid annually

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced to or for the Mortgagor's account for taxes, insurance premiums, public assessments, repairs, or for any other purposes:

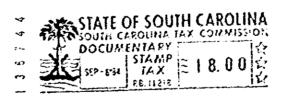
NOW, KNOW ALL MEN, That the Mostgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof, and of any other and further sums for which the Mostgagor may be indebted to the Mostgagor at any time for advances made to or for his account by the Mostgagor, and also in consideration of the further sum of Three Dollars (50.00) to the Mostgagor in hand well and truly paid by the Mostgagor at and before the scaling and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold and released, and by these presents does grant, bargain, sell and release unto the Mostgagor, its successors and assigns:

"ALL that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of GREENVILLE, being known and designated as

Unit C, Building Twenty (20), of Sugar Creek Villas Horizontal Property Regime as is more fully described in Declaration (Master Deed) dated September 15, 1980, and recorded in the R.M.C. Office for Greenville County, South Carolina, on September 15, 1980, in Deed Book 1133, at Pages 365 through 436, inclusive, and survey and plot plan recorded in the R.M.C. Office for Greenville County in Plat Book 7-X, at Page 40, said plat amended in Plat Book 7-X, at Page 79, as amended by First Amendment to Declaration (Master Deed) of Sugar Creek Villas Horizontal Property Regime dated February 25, 1981, and recorded in the R.M.C. Office for Greenville County on February 26, 1981, in Deed Book 1143, at Pages 305 through 319, inclusive, as amended by Second Amendment to Declaration (Master Deed) of Sugar Creek Villas Horizontal Property Regime dated August 27, 1981 and recorded in the R.M.C. Office for Greenville County on August 28, 1981, in Deed Book 1154, at Pages 210

through 219, inclusive.

DERIVATION: This being the same property conveyed to the Mortgagor herein by Deed of John C. Cothran, to be recorded herewith this date in the R.M.C. Office for Greenville County, South Carolina, in Deed Book |22| , at Page 297 .



Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way incident or apper-taining, and all of the reuts, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its heirs, successors and assigns, forever.

The Mortgagor covenants that it is lawfully seized of the premises hereinabove described in fee simple absolute, that it has good right and is lawfully authorized to sell, convey or encumber the same, and that the premises are free and clear of all liens and encumbrances except as provided herein. The Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagor forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

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