

Mortgagee's address:  
P. O. Box 10148  
Greenville, S.C. 29603

GREENVILLE CO. S. C.  
JUL 1 2 54 PM '77  
DON MORTGAGE  
R.M.C.

BOOK 1402 PAGE 041

THIS MORTGAGE is made this 1st day of July 1977, between the Mortgagor, TIMOTHY J. BERKESCH AND MARTHA D. BERKESCH (herein "Borrower"), and the Mortgagee, Carolina Federal Savings and Loan Association of Greenville, S.C., a corporation organized and existing under the laws of United States of America, whose address is P. O. Box 10148, Greenville, South Carolina 29603 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty-one Thousand Fifty and No/100 (\$31,050.00) Dollars, which indebtedness is evidenced by Borrower's note dated July 1, 1977 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on July 1, 2007.

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 located in Greenville Township, County of Greenville, State of South Carolina, situate, lying and being on the Northern side of Knollwood Lane, within the City Limits of Greenville, being known as Lot No. 179, Cleveland Forest, according to a plat of Cleveland Forest, prepared by Dalton & Neves, dated May, 1940, as revised through September, 1945, and recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book M at page 137, and having, according to said plat, the following metes and bounds:

BEGINNING at an iron pin on the Northern side of Knollwood Lane at the joint front corner of Lots Nos. 178 and 179, said pin being 218 feet in an Easterly direction from the iron pin on the Northern side of Knollwood Lane in the Northeast corner of the intersection of Knollwood Lane and Dogwood Lane; thence N. 0-32 W. 102.2 feet to an iron pin at the joint rear corner of Lots Nos. 178, 179 and 182; thence N. 57-55 W. 50 feet to an iron pin at the joint rear corner of Lots Nos. 179 and 180; thence S. 19-40 W. 137.2 feet to an iron pin on the Northern side of Knollwood Lane at the joint front corner of Lots Nos. 179 and 180; thence along said Knollwood Lane N. 89-43 E. 88 feet to an iron pin, joint front corner of Lots 178 and 179, the point of beginning.

ALSO:

All that certain piece, parcel or lot of land in the City of Greenville, County of Greenville, State of South Carolina, and being a portion of Lot No. 180 located on the Northeast side of Knollwood Lane, Cleveland Forest, as shown on a plat prepared by Piedmont Engineering Services, dated November 9, 1951, and having, according to said plat, the following metes and bounds:

(Cont'd. on attached rider)  
which has the address of 105 Knollwood Lane, Greenville, S.C. 29605 (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 seized 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.