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MORTGAGE

THIS MORTGAGE is made this seventh day of October, 1980, between the Mortgagor, Elizabeth S. Carper (herein "Borrower"), and the Mortgagee, Home Savings and Loan Association of the Piedmont, a corporation organized and existing under the laws of South Carolina, whose address is 208 East First Avenue, Easley, South Carolina (herein "Lender").

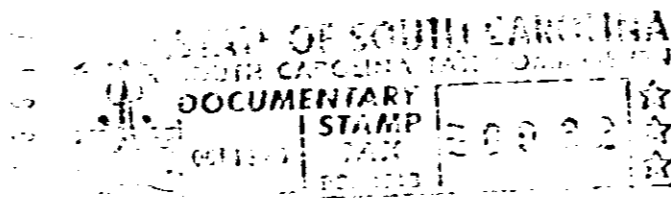
WHEREAS, Borrower is indebted to Lender in the principal sum of ~~Twenty-three thousand two hundred fifty and no/100~~ Dollars, which indebtedness is evidenced by Borrower's note dated October 7, 1980 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on October 1, 2010.

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 lot of land with the buildings and improvements thereon on Templewood Drive in the County of Greenville, State of South Carolina, near the City of Greenville, and being known and designated as Lot No. 74, Section I as shown on Plat of Oakcrest Subdivision, recorded in the RMC Office for Greenville Country in Plat Book "GG" at pages 130 and 131, and being described as follows:

BEGINNING at an iron pin on Templewood Drive at the joint front corner of Lots Nos. 74 and 75, and running thence along Templewood Drive, N. 10-53 E. 75.7 feet to an iron pin; thence continuing along Templewood Drive, N. 28-36 E. 46 feet to an iron pin corner of Lot NO. 73; thence along the line of Lot No. 73 S. 61-24 E. 150 feet to an iron pin; thence along the line of Lot No. 75 S. 75-00 W. 173.6 feet to the beginning corner.

Being the same conveyed to Elizabeth S. Carper by deed of BEN-C-INC. dated and recorded concurrently herewith.



which has the address of 12 Templewood Drive, Greenville, S. C. (City)
(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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