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MORTGAGE

1001-889

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THIS MORTGAGE is made this Sixth day of October 1980 between the Mortgagor, Charles S. Brown and Frances M. Brown, Jr. (herein "Borrower"), and the Mortgagee, Greenville County Redevelopment Authority whose address is Box PP-54 Bankers Trust Plaza, Greenville, SC (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty-One Thousand, Nine Hundred Eighty-Seven and 91/100 Dollars, which indebtedness is evidenced by Borrower's note dated October 6, 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 July 30, 2005

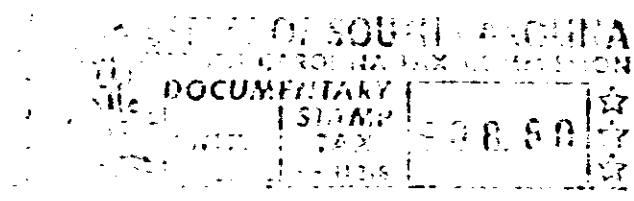
To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 in the County of Greenville, State of South Carolina, situate, lying and being on the southern side of Bryant Street, being known and designated as Lot 170, Section 1, of a subdivision entitled "Subdivision for Abney Mills", plat of which is recorded in the RMC Office for Greenville County in Plat Book QQ at Page 56, and having such metes and bounds as shown thereon, and also fronting on Bryant Street 65 feet.

This property is subject to any and all restrictions, set back lines, roadways, easements, and rights-of-way, if any, appearing of record, on the premises or on the recorded plat, which affect the property hereinabove described.

This being the same property conveyed to the mortgagor by deed from the Greenville County Redevelopment Authority dated June 30, 1980, recorded in the RMC Office for Greenville County in Deed Book 1129 at Page 870.

Greenville County Redevelopment Authority
Bankers Trust Plaza, Box PP-54
Greenville, SC 29601



which has the address of 5 Bryant Street, Greenville, SC (Street) (City) (State and Zip Code) (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 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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