

FILED
GREENVILLE CO. S. C.

FEB 26 11 42 AM '81

DONNIE S. TANAKERSLEY
R.M.C.

BOOK 1533 PAGE 595

MORTGAGE

THIS MORTGAGE is made this 25th day of February,
1981, between the Mortgagor, Edwin C. Culbertson and Deborah M. Culbertson,
(herein "Borrower"), and the Mortgagee, First Federal
Savings and Loan Association, a corporation organized and existing under the laws of the United States
of America, whose address is 301 College Street, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Sixty-Three Thousand, Nine
Hundred and No/100 (\$63,900.00) Dollars, which indebtedness is evidenced by Borrower's
note dated February 25, 1981, (herein "Note"), providing for monthly installments of principal
and interest, with the balance of the indebtedness, if not sooner paid, due and payable on March 1,
...2011.....;

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, together with all buildings and
improvements thereon, situate, lying and being in Greenville County, and
known as Lot 175, on Plat of Canebrake II, recorded in Greenville County
R.M.C. Office in Plat Book 7-C, Page 79. Reference to said Plat is
specifically craved for a more complete property description.

DERIVATION: See Deed of College Properties, Inc., dated July 7, 1980,
and recorded in the R.M.C. Office for Greenville County in Deed Book 1129,
Page 277.

The within Renegotiable Rate Mortgage is modified by the terms
and conditions of the attached Renegotiable Rate Mortgage Rider
which is attached hereto and made a part of this mortgage instrument.

which has the address of Lot 175, Saratoga Drive, Canebrake Subdivision, Phase II,
(Street) (City)
Greer, S.C. 29651
(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 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.

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