



MORTGAGE (Renegotiable Rate Mortgage)

THIS MORTGAGE is made this 12 day of February, 19 81, between the Mortgagor, N. Keith Brown

(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 Forty-One Thousand and No/100-- Dollars, which indebtedness is evidenced by Borrower's note date February 12, 1981 (herein "Note") which is attached hereto as Exhibit "A," the terms of which are incorporated herein by reference (including any and all renewals, extensions, renegotiations and/or modifications of the original Note), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on September 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 those two certain lots situate, lying and being in Greenville County, State of South Carolina, and being fully shown in the aggregate as Lots 42 and 43 on that certain plat of Monticello Estates, made by James R. Freeland, Reg. L. S., dated February 2, 1981, duly of record in the Office of the RMC, Greenville County, S. C. in Plat Book 8-L at Page 86, said lots of land lying on the Eastern side of West Monticello Road and being more particularly described as follows: BEGINNING at the Southwestern corner of the lots herein described, said corner being the common corners of Lot No. 43 and Lot No. 44 lying on the Eastern side of West Monticello Road, thence along the Eastern side of West Monticello Road N. 10-30 E. 160.0 feet to an iron pin corner, thence S. 79-30 E. 215.6 feet to an iron pin corner, thence S. 14-45 W. 160.4 feet to an iron pin corner, thence N. 79-30 W. 203.7 feet to the point of beginning; said two lots being bounded on the North by Lot No. 41, on the East by Lot Nos. 28 and 29, on the South by Lot No. 44, and on the West by West Monticello Road.

The above described property having been conveyed unto N. Keith Brown by Deed of Don R. Rogers and Mary Ann Rogers, dated August 8, 1980, recorded August 19, 1980, in the RMC Office, Greenville County, S. C. in Volume 1131 at Page 540.



which has the address of Lots 42 and 43, Monticello Estates, Piedmont, S. C. 29673 (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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