

GREENVILLE S.C.
MAY 28 3 54 PM '81
DONNIE BANKERSLEY
R.M.C.

BOOK 1542 PAGE 583

MORTGAGE

THIS MORTGAGE is made this 28th day of May, 1981, between the Mortgagor, Richard S. Kadzis and Cathy Dale Murphy Kadzis (herein "Borrower"), and the Mortgagee, First National Bank of South Carolina, a corporation organized and existing under the laws of South Carolina, whose address is P. O. Box 225 Columbia, South Carolina 29202 (herein "Lender").

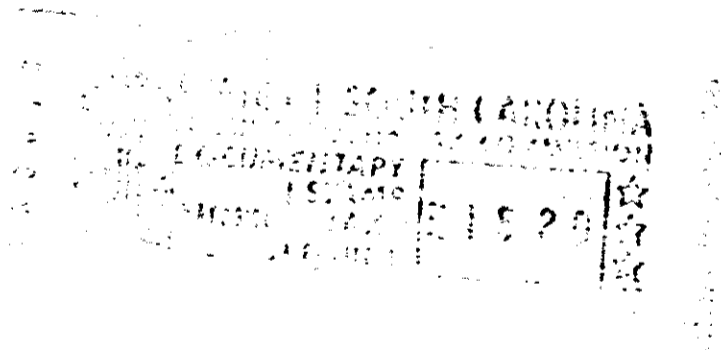
WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty Seven Thousand, Nine Hundred Fifty and no/100 Dollars, which indebtedness is evidenced by Borrower's note dated May 28th, 1981 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on June 1st, 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 certain piece, parcel or lot of land lying and being in the State of South Carolina, in the County of Greenville being known as Lot 12, on a plat entitled "Parkvale Subdivision" Section "C" on a plat made by Arbor Engineering, and having the following metes and bounds, to-wit:

BEGINNING at an iron pin on the South side of Meyers Court at the corner of Lot 13, N. 82-22 W. 150.36 feet to an iron pin; thence N. 7-54 feet E. 69.93 feet to an iron pin; thence S. 82-21 E. 149.92 feet to an iron pin; thence S. 7-32 W. 69.85 feet to the point of BEGINNING.

DERIVATION: This being the same property conveyed to the Mortgagors herein by virtue of a deed from Jack M. Laughlin and Margaret M. Laughlin on May 28th, 1981, recorded in the RMC Office for Greenville County, South Carolina, to be recorded herewith.



which has the address of 27 Meyers Court, Greenville (City), South Carolina 29615 (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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