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DONN... HARRISLEY
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MORTGAGE

BOOK 1556 PAGE 461

THIS MORTGAGE is made this... 28th... day of... October...
19... 81, between the Mortgagor, Jean W. James
..... (herein "Borrower"), and the Mortgagee, First National...
Bank of South Carolina....., a corporation organized and existing
under the laws of the State 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 Ninety-Five Thousand and no/100-
..... Dollars, which indebtedness is evidenced by Borrower's note
dated October 28, 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 November 1, 2011.....

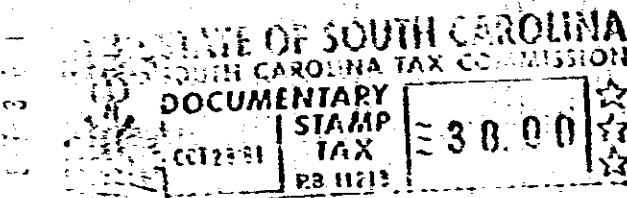
To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the
payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this
Mortgage, and the performance of the covenants and agreements of Borrower herein 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 situate, lying and being on the northeastern
side of Ravenwood Lane, in the County of Greenville, State of South Carolina,
being shown and designated as Lot No. 41 on a plat of Holly Tree Plantation,
Phase III, Sec. II, prepared by Piedmont Engineers, dated April 3, 1979, and
recorded in the RMC Office for Greenville County, South Carolina, in Plat Book
7-C, at page 27, and having, according to a more recent plat entitled "Property
of Jean W. James", prepared by Freeland & Associates, dated July 22,
1981, the following metes and bounds:

BEGINNING at an iron pin on the northeastern side of Ravenwood Lane, at the joint
front corner of Lots 40 and 41, and running thence with the line of Lot 41, N. 52-
46 E. 184.56 feet to an iron pin in the line of Lot 38; thence with the line of
Lots Nos. 38 and 37, S. 51-41 E. 150 feet to an iron pin in the line of Lot No.
42; thence with the line of Lot No. 42 S. 63-49 W. 217.75 feet to an iron pin on
the northern side of the cul-de-sac of Ravenwood Lane; thence with the northern
side of the cul-de-sac, the chord of which is N. 18-43 W. 40 feet to an iron pin;
thence continuing with the northern side of said cul-de-sac, the chord of which is
N. 69-02 W. 44.6 feet to an iron pin on the northeastern side of Ravenwood Lane;
thence with the northeastern side of Ravenwood Lane N. 32-02 W. 27.8 feet to the
point of beginning.

This is the identical property conveyed to the Mortgagor herein by deed of
Donald E. Franklin, dated June 3, 1981, and recorded in the RMC Office for
Greenville County, South Carolina, in Deed Book 1150, at page 133, on June 17,
1981.

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which has the address of... Lot 41, Ravenwood Lane..... Simpsonville.....
[Street] [City]
... S. C. ... 29681..... (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 improve-
ments 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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