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S. C.

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MORTGAGE
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THIS MORTGAGE is made this 13th day of November 19 81, between the Mortgagor, Evelyn P. Cizek (herein "Borrower"), and the Mortgagee, CAROLINA NATIONAL MORTGAGE INVESTMENT CO., INC., a corporation organized and existing under the laws of South Carolina, whose address is 5900 Fain Boulevard - P.O. Box 10636 - Charleston, South Carolina 29411 (herein "Lender").

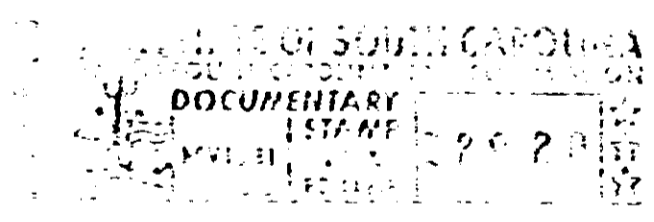
WHEREAS, Borrower is indebted to Lender in the principal sum of Seventy-Three Thousand and No/100 (\$73,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated November 13, 1981 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, 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 certain piece, parcel or lot of land, together with all improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot No. 25 of a subdivision known as Pebble Creek, Phase IV, Section II, as shown on plat thereof prepared by Freeland & Associates, Surveyor, dated July 18, 1979, and recorded in the RMC Office for Greenville County, S. C. in Plat Book 7C, at Page 47, and having, according to said plat, the following metes and bounds:

BEGINNING at an iron pin on the Southern side of Pebble Creek Court at the joint front corner of Lots Nos. 25 and 24 and running thence with the line of Lot No. 24, S. 7-31 W. 182.14 feet to an iron pin at the joint rear corner of Lots Nos. 24 and 25; thence with the rear line of Lot No. 25, N. 82-29 W. 90.64 feet to an iron pin at the joint rear corner of Lots Nos. 25 and 26; thence with the line of Lot No. 26, N. 7-31 E. 143.28 feet to an iron pin on the Southern side of Pebble Creek Court at the joint front corner of Lots Nos. 26 and 25; thence with the Southern side of Pebble Creek Court, N. 74-19 E. 98.62 feet to an iron pin, the point of beginning.

This is the same property conveyed to the Mortgagor herein by deed of Philip W. Jones dated November 13, 1981, and recorded in the RMC Office for Greenville County, S. C. in Deed Book 1158, at Page 298.



which has the address of Lot 25, Pebble Creek Court, Greenville, S. C. (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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