

FILED
GREENVILLE, S.C.

MORTGAGE

BOOK 1530 PAGE 852

THIS MORTGAGE is made this 31st day of December 1981 between the Mortgagor, Michael Robert Ostrowski and Melinda Marie Ostrowski (herein "Borrower"), and the Mortgagee, The 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 29304 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Fifty Thousand and no/100 (\$50,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated December 31, 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 January 1, 2012

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 southern side of the cul-de-sac of Bennington Road in the County of Greenville, State of South Carolina, being shown and designated as the major part of Lot 73 on a plat entitled "Canebrake I", recorded in the RMC Office for Greenville County in Plat Book 5-P, at page 56, and having, according to a more recent plat entitled "Property of Michael Robert Ostrowski and Melinda Marie Ostrowski", prepared by Freeland & Associates, dated December 8, 1981, the following metes and bounds:

BEGINNING at an iron pin on the southern side of the cul-de-sac of Bennington Road at the joint corner of Lots Nos. 73 and 74, and running thence on a new line through Lot 73, S. 7-48 E. 128.09 feet to an iron pin; thence S. 60-45 W. 23 feet to an iron pin; thence N. 83-07 W. 107.72 feet to an iron pin in the line of Lot No. 72; thence with the line of Lot No. 72 N. 29-26 E. 147.99 feet to an iron pin on the southern side of the cul-de-sac of Bennington Road; thence with the curve of the southern side of said cul-de-sac, the chord of which is S. 84-21 E. 37 feet to the point of beginning.

This is the identical property conveyed to the Mortgagors herein by deed of Darryl W. Wilson and Brenda K. Wilson, dated December 31, 1981, and recorded in the RMC Office for Greenville County, South Carolina, in Deed Book 1140, at Page 311, on Dec. 31, 1981.

The within conveyance is subject to such restrictions, setback lines, zoning ordinances, utility easements and rights of way, if any, as may affect the above described property.



which has the address of 117 Bennington Road, Greer, S.C. 29651 (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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