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1982 PU '82

SCAN SLEY

MORTGAGE

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THIS MORTGAGE is made this 8th day of January, 1982, between the Mortgagor, M. Wayne Kral and Patricia A. Kral (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, S.C. 29202 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Fifty-Eight Thousand Four Hundred Fifty and no/100ths Dollars, which indebtedness is evidenced by Borrower's note dated January 8, 1982 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on February 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 certain piece, parcel or unit, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Unit 7-C of HOLLY WOODS HORIZONTAL PROPERTY REGIME as is more fully described in the Declaration of Holly Woods Horizontal Property Regime (Master Deed) recorded in the RMC Office for Greenville County in Deed Book 1109, page 246; first amendment to Declaration of Holly Woods Horizontal Property Regime recorded in Deed Book 1142, page 480; and, second amendment to Declaration of Holly Woods Horizontal Property Regime recorded in Deed Book 1154, page 543; plat of property recorded in Plat Book 7-C, page 45.

THIS is the same property conveyed to the Mortgagors herein by deed of Joe W. Hiller, of even date, to be recorded herewith.

RECORDED IN THE PUBLIC RECORDS OF THE COUNTY OF GREENVILLE, SOUTH CAROLINA, ON JANUARY 12, 1982. DOCUMENTARY TAX PAID. \$12.00. BY [Signature]

which has the address of 7-C Hollywood Condos, Simpsonville, S.C. 29681 (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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