



STATE OF SOUTH CAROLINA

COUNTY OF GREENVILLE

MORTGAGE

THIS MORTGAGE is made this 22nd day of February 19. 82, between the Mortgagor Chris O. Jones and Phyllis A. McCollum Jones

(herein "Borrower"), and the Mortgagee, FIRST NATIONAL BANK OF PICKENS COUNTY, a corporation organized and existing under the laws of the United States whose address is 200 Pendleton Street, P. O. Drawer 352, Easley, South Carolina 29640 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Fifteen Hundred Ninety-Six and no/100 Dollars, which indebtedness is evidenced by Borrower's Note dated February 22, 1982 (herein "Note"), providing for repayment according to the terms thereof, with the balance of the indebtedness, if not sooner paid, due and payable on as per note of even date herewith

This Mortgage secures the note of even date, and any and all renewals, extensions or modifications of the same. Lender may from time to time change the terms, interest rate, repayment schedules and/or the maturity date of said Note.

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 17 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 tract of land situate, lying and being in Bates Township, Greenville County, State of South Carolina, containing 1.0 acres, more or less, according to plat prepared by Terry P. Dill, Reg. Surveyor, dated June 23, 1980, being more particularly described as follows, to-wit: BEGINNING at a point at the north-western corner of the herein described tract; thence running along the common line of the herein described property and other property of the Grantors North 79-18 East 240 feet to a point; thence running along the common line of the herein described tract and property of Gantt South 49-556 West 188.2 feet to a point; thence continuing South 81-41 West 144.2 feet to a point; thence running along the common line of the herein described tract and property of Adams North 07-50 West 172 feet to the point of BEGINNING. This is a portion of the property conveyed to Lawrence Blanton and Opel Blanton by deed recorded in Deed Book 1069, at page 472 in the office of the Clerk of Court for Greenville County, South Carolina, and is the identical lands conveyed by Lawrence Blanton and Opel Blanton to Chris O. Jones and Phyllis A. McCollum by deed dated July 8, 1980, recorded in Book 1128, Page 939, Greenville County Records.

which has the address of (Street) (City) (State and Zip Code) (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 seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, that the Property is unencumbered, except as herein noted, 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, or Certificate of Title, insuring or certifying Lender's interest in the Property.

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