

REGULATION NO. 22
COMPLIES WITH *pc*

JUN 18 3 54 PM '73

BOOK 1281 PAGE 817

DONNIE S. TANKERSLEY
R.H.C.
MORTGAGE

THIS MORTGAGE is made this 18th day of June, 19 73,
between the Mortgagor, Julia B. Culvern

(herein "Borrower"),
and the Mortgagee, Security Federal Savings & Loan Association, a corporation
organized and existing under the laws of South Carolina, whose address
is East Camperdown Way, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of TWENTY-NINE THOUSAND
FOUR HUNDRED & NO/100 - Dollars, which indebtedness is evidenced by Borrower's note of
even date herewith (herein "Note"), providing for monthly installments of principal and interest,
with the balance of the indebtedness, if not sooner paid, due and payable on June 15, 2003

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 improvements
thereon, situate, lying and being on the eastern side of Trails End in the
City of Greenville, County of Greenville, State of South Carolina, and being
shown and designated as Lot No. 85 and the southerly one-half of Lot No. 86
on plat of Cleveland Forest Subdivision recorded in Greenville County R.M.C.
Office in Plat Book M at pages 56 and 57, and having, according to said plat,
the following metes and bounds, to-wit:

BEGINNING at an iron pin on the easterly side of Trails End, joint
front corner of Lots Nos. 33 and 85, and running thence N. 64-35 E. 177
feet to an iron pin, joint rear corner of Lots Nos. 33 and 85; thence N.
26-35 W. 60 feet to an iron pin; thence continuing N. 26-35 W. 30 feet to
a point in the center of the rear line of Lot No. 86; thence through the
center of Lot No. 86, S. 64-35 W. 175.1 feet to an iron pin in the center
of the front lot line of Lot No. 86 on the easterly side of Trails End;
thence along the easterly side of Trails End S. 25-25 E. 30 feet to an
iron pin, joint front corner of Lots Nos. 85-and 86; thence continuing
S. 25-25 E. 60 feet to an iron pin, joint front corner Lots Nos. 33 and
85, the point of beginning.

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, appur-
tenances, 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 Mort-
gage; and all of the foregoing, together with said property (or the leasehold estate in the event 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, and that
Borrower will warrant and defend generally the title to the Property against all claims and demands,
subject to any easements and restrictions listed in a schedule of exceptions to coverage in any title
insurance policy insuring Lender's interest in the Property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal of and interest on the indebtedness
evidenced by the Note, prepayment and late charges as provided in the Note, and the principal of and interest on any Future
Advances secured by this Mortgage.