

MORTGAGE

THIS MORTGAGE is made this 3rd day of April, 1975, between the Mortgagor, James L. Schreifels and Charlotte L. Schreifels (herein "Borrower"), and the Mortgagee, Carolina National Mortgage Investment Co., Inc., a corporation organized and existing under the laws of The State of South Carolina, whose address is Charleston, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty Six Thousand and Fifty and No/100---(\$36,050.00)----- 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 May 1, 2005;

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 20 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 in the State of South Carolina, County of Greenville, in the City of Mauldin, on the southeastern side of East Butler Road, and being shown and designated as Lot No. 130 on plat of Holly Springs Subdivision, Section 2, recorded in the R.M.C. Office for Greenville County in Plat Book 4-R at Page 54, and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeastern side of East Butler Road at the joint front corner of Lots 129 and 130, and running thence with East Butler Road, S. 26-03 W. 100.7 feet to an iron pin at the joint front corner of Lots 130 and 131; running thence with Lot 131, S. 60-43 E. 167.4 feet to an iron pin at the joint rear corner of Lots 131 and 130; running thence with the rear line of Lot 130, N. 26-26 E. 117.85 feet to an iron pin at the joint rear corner of Lots 130 and 129; running thence with the joint line of said lots, N. 66-35 W. 168.25 feet to 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 created 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 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, and any title insurance policy insuring Lender's interest in the Property.

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