

1500 Hampton St.
Columbia, S. C.

FILED
GREENVILLE CO. S. C.

APR 28 2 15 PM '08
HOUSE S. YARD L. 1352
S. C.

BOOK 1395 PAGE 953

MORTGAGE

THIS MORTGAGE is made this 27th day of April, 1977, between the Mortgagor, United Builders, Inc. (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings & Loan Association, a corporation organized and existing under the laws of United States of America, whose address is 1500 Hampton Street Columbia, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty-one Thousand Nine Hundred Fifty and No/100 (\$31,950.00) Dollars, which indebtedness is evidenced by Borrower's note dated January 1, 2008 (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, 2008.

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 eastern side of Ambergate Court, and the southern side of Woodstock Lane, near the City of Greenville, in the County of Greenville, State of South Carolina, and known and designated as Lot No. 21 of a subdivision known as Westminster Village plat of which is recorded in the RMC Office for Greenville County in Plat Book 5-P at page 40 and according to said plat, has the following metes and bounds to wit:

BEGINNING at an iron pin on the eastern side of Ambergate Court at the joint front corner of Lots 20 and 21, and running thence with the joint line of said lots S. 72-12 E. 173.44 feet to an iron pin; thence running N. 03-12 W. 114.74 feet to an iron pin on the southern side of Woodstock Lane; running thence with the southern side of said Lane, S. 77-44 E. 23.72 feet; thence continuing with said lane, in a westerly direction 63 feet to an iron pin at the intersection of said Lane and Ambergate Court; running thence with the intersection S. 61-07 W. 35.36 feet to an iron pin on the eastern side of said Court; running thence with the eastern side of said Court S. 16-07 W. 75 feet to an iron pin, point of beginning.

This is a portion of the property conveyed to the mortgagor herein by deed recorded in Deed Book 1053 at Page 779 on March 31, 1977, by deed of Westminster Company, Inc. and as Westminster Company.

PROBATIONARY
CLERK
1200

which has the address of Greenville (City)
[Street] [City]
S.C. (herein "Property Address");
[State and Zip Code]

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, 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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