

Mortgagee's Address: Route 6, Forrester Drive, Greenville, South Carolina 29601

GREENVILLE CO. S.C.

BOOK 1428 PAGE 84

APR 5 3 32 PM '78

RECORDED IN THE R.M.C. OFFICE

MORTGAGE
(Construction—Permanent)

THIS MORTGAGE is made this 5th day of April, 1978, between the Mortgagor, R. L. Rucker Builder, Inc.

, (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings and Loan Association, a corporation organized and existing under the laws of the 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 Forty-One Thousand Two Hundred and No/100ths Dollars or so much thereof as may be advanced, which indebtedness is evidenced by Borrower's note dated April 5, 1978, (herein "Note"), providing for monthly installments of interest before the amortization commencement date and for monthly installments of principal and interest thereafter, with the balance of the indebtedness, if not sooner paid, due and payable on August 1, 2007.

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, (b) the performance of the covenants and agreements of Borrower contained in a Construction Loan Agreement between Lender and Borrower dated April 5, 1978, (herein "Loan Agreement") as provided in paragraph 24 hereof, and (c) 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 situate, lying and being in the County of Greenville, State of South Carolina and being known and designated as Lot 74 according to a plat entitled "Heritage Lakes Subdivision" by Heaner Engineering Co., Inc. as revised October 26, 1977 and recorded in the RMC Office for Greenville County in Plat Book 6H, Page 17 and having according to said plat the following metes and bounds, to-wit:

BEGINNING at a point on the western side of Andulusian Trial at the joint front corner of Lots Nos. 73 and 74 and running thence with the common line of said lots N. 79-52-41 W. 190 feet; thence S. 10-07-19 W. 120 feet to a point at the joint rear corner of Lots Nos. 74 and 75; thence with the common line of said lots S. 79-52-41 E. 190 feet to a point on the western side of Andulusian Trial; thence with the western side of said Andulusian Trial N. 10-07-19 E. 120 feet to the point of beginning.

The above described property is the same conveyed to the mortgagor herein by deed of Comfortable Mortgages, Inc. dated February 8, 1978 and recorded herewith in the RMC Office for Greenville County, South Carolina.

Derivation:

which has the address of Andulusian Trial Greenville,
[Street] [City]
South Carolina (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 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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