

205 Sugar Creek Rd.
Greer, S.C. 29651

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DEPT. OF REVENUE

MORTGAGE

THIS MORTGAGE is made this 21 day of February 1980, between the Mortgagor, Thomas J. Karwin and Ray Louise Karwin (herein "Borrower"), and the Mortgagee, NCNB Mortgage Corporation, a corporation organized and existing under the laws of North Carolina, whose address is P.O. Box 34069, Charlotte, North Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of EIGHTY-SIX THOUSAND SIX HUNDRED AND NO/100 (\$86,600) Dollars, which indebtedness is evidenced by Borrower's note dated February 21, 1980 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on March 1, 2010

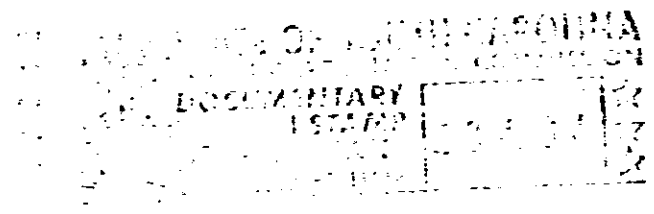
To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 with the buildings and improvements thereon, lying and being on the southeasterly side of Sugar Creek Road near the City of Greenville, South Carolina, being known and designated as Lot No. 69 on plat entitled "Map No. 3", Section I, Sugar Creek, as recorded in the RMC Office for Greenville County, South Carolina in Plat Book 6-H at Page 3, and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeasterly side of Sugar Creek Road, said pin being the joint front corner of Lots 69 and 70 and running thence with the common line of said Lots S. 61-32-06 E., 160.29 feet to an iron pin, the joint rear corner of Lots 69 and 70; thence S. 39-29-41 W. 137.39 feet to an iron pin, the joint rear corner of Lots 68 and 69; thence with the common line of said lots N. 57-26-00 W., 140 feet to an iron pin on the southeasterly side of Sugar Creek Road; thence with the southeasterly side of Sugar Creek N. 32-34- E. 32.69 feet to an iron pin; thence continuing with said road N. 30-30-57 E. 92.29 feet to an iron pin; the point of the beginning.

This property is conveyed subject to all restrictions, setback lines, roadways, easements, and rights-of-way, if any, appearing of record, on the premises or on the recorded plat, which affect the property hereinabove noted.

This is the same property conveyed to the grantor by deed being recorded herewith and being a portion of the property conveyed to the grantor by deed of Myrtle T. Alewine, et al, dated November 1, 1972, and recorded November 6, 1972 in Deed book 959, Page 614, and also by deed of John C. Cothran to John Cothran Company, Inc., dated and recorded May 1, 1973, in Deed Book 973, page 543.



which has the address of 205 Sugar Creek Road, Greer, South Carolina 29651 (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 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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