

SEP 16 3 21 PM '80
DONNIE S. TANKERSLEY
R.M.C.

BOOK 1516 PAGE 124

MORTGAGE

THIS MORTGAGE is made this FIFTEENTH day of SEPTMEBER,
19 80 between the Mortgagor, RICHARD A. KARSTETTER AND REMONA L.
KARSTETTER, (herein "Borrower"), and the Mortgagee, First Federal
Savings and Loan Association, a corporation organized and existing under the laws of the United States
of America, whose address is 301 College Street, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of SEVENTY TWO THOUSAND
DOLLARS AND NO/100 (\$72,000.00) Dollars, which indebtedness is evidenced by Borrower's
note dated September 15, 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 October 1, 2007.

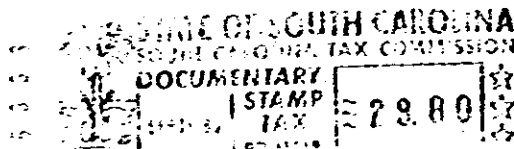
TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest
thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect
the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein
contained, 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, situate, lying and being on the southeasterly
side of White Water Court, near the city of Greenville, being known
and designated as Lot No. 177 on a plat entitled "Map No. 2, Section
1, Sugar Creek" as recorded in the RMC Office for Greenville County
in Plat Book 4-R at Page 85, and having, according to said plat, the
following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeasterly side of White Water Court,
said pin being the joint front corner of Lots 117 and 178 and running
thence along the common line of said lots, S32-18-13 E. 137.51 feet
to an iron pin, joint rear corner of Lots 177 and 178; turning and
running thence S.61-17-15 W. 106.89 feet to an iron pin, joint rear
corner of Lots 176 and 177; running thence along the common line of
said Lots, N.29-24-40 W. 133.03 feet to an iron pin on the southeasterly
side of White Water Court, said pin being the joint front corner of Lots
176 and 177; running thence along the southeasterly side of said Court,
N. 59-08-33 E. 81.21 feet to an iron pin; thence continuing along said
Court, N. 57-41-47 E. 18.79 Feet to an iron pin, the point of beginning.

THIS is the same property conveyed to the Mortgager by deed of James
P. Pearson, Jr. and Judith D. Pearson, dated September 15, 1980 and
recorded simultaneously herewith.

THE mailing address of the Grantees herein is 203 White Water Court,
Greer, S. C. 29651.



which has the address of 203 White Water Court Greer
(City)
South Carolina 29651 (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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