

GREENVILLE
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MORTGAGE

1519 837

THIS MORTGAGE is made this 8 day of October 1980, between the Mortgagor, Richard N. Wilkerson and Betty S. Wilkerson (herein "Borrower"), and the Mortgagee PALMETTO SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of the United States of America, whose address is 305 West Main Street, Laurens, S. C. 29360 (herein "Lender").

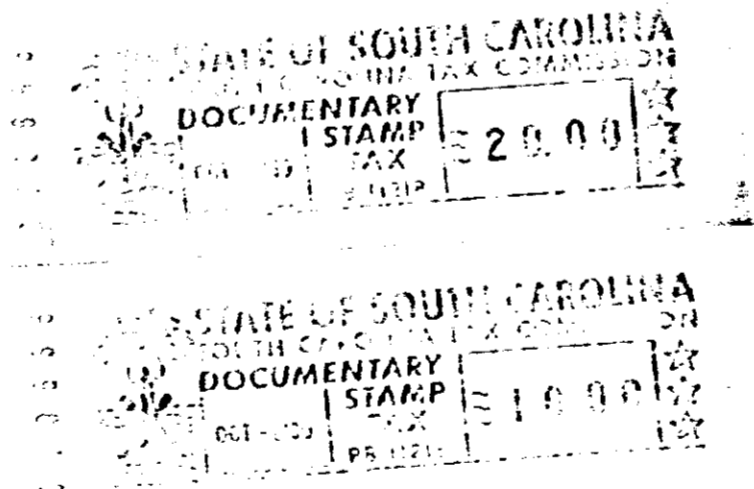
WHEREAS, Borrower is indebted to Lender in the principal sum of Ninety Thousand and no/100 (\$90,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated October 8, 1980 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on March 1, 2006

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 of that lot of land with all improvements thereon or hereafter constructed thereon, lying, being and situate in Greenville County, South Carolina, being known as Lot No. 13 on plat of Terra Oaks Subdivision recorded in Plat Book 7-X, Page 33 in the RMC Office for Greenville County. Reference is hereby directed to the aforesaid plat for a more particular described as to metes and bounds.

Said property is subject to the covenants and restrictions as recorded in Deed Book 1131 at Page 27 in the RMC Office for Greenville County and is also subject to all easements, restrictions, zoning ordinances and rights-of-way on record and on the ground which affect said property.

This being the identical property conveyed to mortgagors herein by deed of Terra Oaks, Inc. dated August 13, 1980 recorded in Deed Book 1131 at Page 36 in the RMC Office for Greenville County.



which has the address of LOT # 13, Terra Oaks Greenville (Street) (City) S. C. 29615 (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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