

MORTGAGE

FILED
S.C.

THIS MORTGAGE is made this 20th day of May 1981, between the Mortgagor, NORVA EUGENE SPITZER, JR. (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").

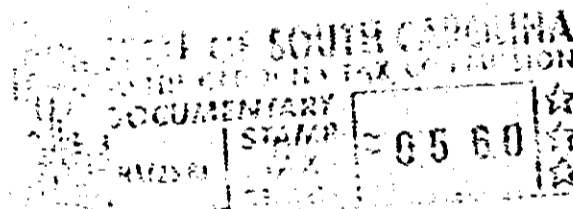
WHEREAS, Borrower is indebted to Lender in the principal sum of Fourteen thousand and 00/100 (14,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated June 1, 1991 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on June 1, 1991;

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 situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot 63 of a subdivision known as Pebble Creek, Phase I as shown on a plat thereof prepared by Enwright Associates, Engineers, dated October 1973, and recorded in the RMC Office for Greenville County in Plat Book 5-D at Page 2 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on Sassafras Court, joint front corner of Lots 62 and 63 and running thence along the joint line of said lots, N. 76-04 W. 249.97 feet to an iron pin on the edge of a 50 foot right of way for a water main and also on the edge of a 200 foot right of way for a Duke Power Company transmission line; thence along the southern edge of said Duke Power Company right of way N. 52-56 E. 238.5 feet to an iron pin at the rear corner of Lot 64; thence along the line of that lot, S. 33-52 E. 186.14 feet to an iron pin on Sassafras Court; thence following the curvature of Sassafras Court, the chords being S. 68-38 W. 38.3 feet and S. 23-59 W. 38.7 feet, the beginning corner.

Derivation: J. Raymond Lewis and Wanda S. Lewis, deed book 1148, page 719, recorded May 25 1981.



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which has the address of Lot 63, Sassafras Court, Taylors,
(Street) (City)
South Carolina 29687 (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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