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# MORTGAGE

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THIS MORTGAGE is made this 26th day of June 19 81, between the Mortgagor, JAMES L. HARKNESS and MARGARET T. HARKNESS (herein "Borrower"), and the Mortgagee, FIRST NATIONAL BANK OF SOUTH CAROLINA, a corporation organized and existing under the laws of South Carolina, whose address is Post Office Box 225, Columbia, South Carolina 29202 (herein "Lender").

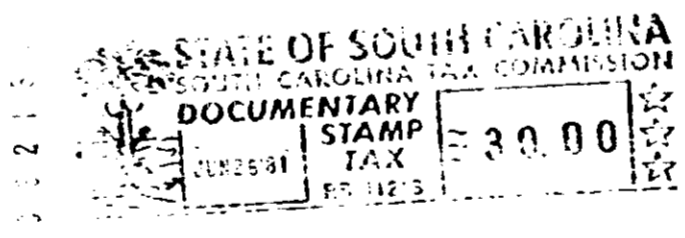
WHEREAS, Borrower is indebted to Lender in the principal sum of SEVENTY-FIVE THOUSAND and No/100ths (\$75,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated June 26, 1981 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on July 1, 2011

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 Southerly side of Sweetwater Road, near the City of Greenville, South Carolina, being known and designated as Lot No. 494 on Plat entitled "Map Two, Section Two, Sugar Creek", as recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 7-X at Page 19, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Southerly side of Sweetwater Road, said pin being the joint front corner of Lots Nos. 494 and 495, and running thence with the common line of said lots S. 25-34-38 W. 162.97 feet to an iron pin at the joint rear corner of Lots Nos. 494 and 495; thence N. 51-24-08 W. 100 feet to an iron pin at the joint rear corner of Lots Nos. 493 and 494; thence with the common line of said lots N. 7-06-31 E. 124.61 feet to an iron pin on the Southerly side of Sweetwater Road; thence with the Southerly side of Sweetwater Road, on a curve S. 73-39-25 E. 138.70 feet to an iron pin, point of beginning.

This is the identical property conveyed to the Mortgagors herein by deed of Cothran & Darby Builders, Inc. dated June 26, 1981 and recorded in the RMC Office for Greenville County, South Carolina, in Deed Book 1150 at Page 670.



which has the address of Sweetwater 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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