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MORTGAGE

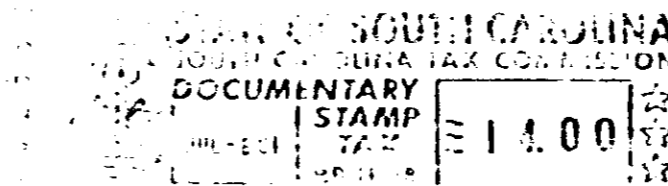
THIS MORTGAGE is made this 2nd day of July
19 81, between the Mortgagor, William A. Sander and Jane Sharpe Sander
(herein "Borrower"), and the Mortgagee, Carolina Federal
Savings and Loan Association, a corporation organized and existing
under the laws of the United States whose address is 500 East Washington
Street, Greenville, S. C. 29601 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty-five Thousand and
No/100 Dollars, which indebtedness is evidenced by Borrower's note
dated July 2, 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 August 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 unit situate, lying and being in the
State of South Carolina, County of Greenville, being known and desig-
nated as Unit 4 of HOLLY TOWNE HORIZONTAL PROPERTY REGIME as is more
fully described in Master Deed dated December 31, 1980, and recorded in
the R.M.C. Office for Greenville County, South Carolina, in Deed Book
1141, at pages 921 through 993, inclusive, and survey and plat plan re-
corded in the R.M.C. Office for Greenville County, South Carolina, in
Plat Book 8-L, at page 37.

This is the same property conveyed to the Mortgagors by Nelson &
Putman Builders, Inc. by deed of even date, recorded herewith.



which has the address of Unit 4 Holly Towne Simpsonville
(Street) (City)
S. C. 29681 (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 improve-
ments 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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