

S. C.
7/17/81
SLEY

1517-199

MORTGAGE

THIS MORTGAGE is made this 16th day of July, 1981, between the Mortgagor, Jean W. James, (herein "Borrower"), and the Mortgagee, First National Bank of South Carolina, a corporation organized and existing under the laws of the State of South Carolina, whose address is P. O. Box 225, Columbia, South Carolina, 29202 (herein "Lender").

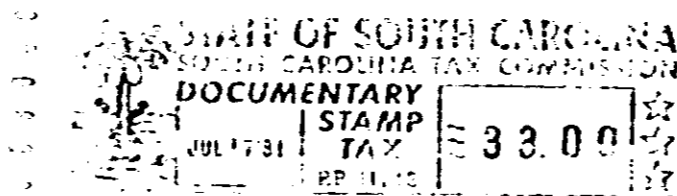
WHEREAS, Borrower is indebted to Lender in the principal sum of Ninety-Five Thousand and no/100-- (\$95,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated July 16, 1981 (herein "Note"), providing for ~~monthly~~ principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on January 12, 1982

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 lot of land situate on the northerly side of Ravenwood Lane, in the County of Greenville, State of South Carolina, being shown as Lot No. 41 on a plat of Holly Tree Plantation, Phase III, Section II, dated April 3, 1979, prepared by Piedmont Engineers, Architects and Planners, recorded in Plat Book 7-C at page 27 in the Office of the RMC for Greenville County, and having, according to said plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on the northerly side of Ravenwood Lane at the joint front corner of Lots Nos. 40 and 41 and running with Lot No. 40 N. 52-46 E. 184.56 feet to an iron pin at the joint rear corner of Lots Nos. 40 and 41; thence with Lots Nos. 38 and 37, S. 51-41 E. 150 feet to an iron pin at the joint rear corner of Lots Nos. 41 and 42; thence with Lot 42 S. 63-49 W. 217.75 feet to an iron pin on the northerly side of Ravenwood Lane; thence with said Lane, the following courses and distances, to wit: N. 18-43 W. 40 feet, N. 69-02 W. 44.6 feet and N. 32-02 W. 27.8 feet to the point of beginning.

This is the identical property conveyed to the Mortgagor herein by deed of Donald E. Franklin, dated June 3, 1981, and recorded in the RMC Office for Greenville County, South Carolina, in Deed Book 1150, at Page 133, on June 17, 1981.



which has the address of Ravenwood Drive, Holly Tree Simpsonville, S. C.
[Street] [City]
...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 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.

400 8 26251801

4328 RV-2