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MORTGAGE

BOOK 1547 PAGE 317

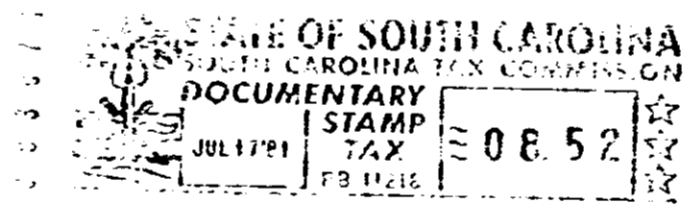
W. W. WRSLEY
THIS MORTGAGE is made this 22nd day of June 1981, between the Mortgagor, Ruth Metcalf (herein "Borrower"), and the Mortgagee, Greenville County Redevelopment Authority, whose address is Bankers Trust Plaza Box PP-54 Greenville, SC (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty One Thousand, Two Hundred Four and 95/100 Dollars, which indebtedness is evidenced by Borrower's note dated June 22nd, 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 1st, 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 that certain piece parcel or tract of land, lying and being in the State of South Carolina, County of Greenville and being more particularly described as Lot 196 Section 1, of the Abney Mills, Brandon Plant Subdivision, a plat prepared by Dalton & Neves, Engineers, recorded in the RMC Office for Greenville County, South Carolina, in Plat Book "QQ" at Page(s) 56 to 59. According to said plat the within described lot is also known as No. 8 Cooper Street and fronts thereon 118 feet.

DERIVATION: This being the same property conveyed to the Mortgagor herein by virtue of a deed from Greenville County Redevelopment Authority to be recorded herewith in the RMC Office for Greenville County, South Carolina:



which has the address of 8 Cooper Street Greenville S.C. 29605 (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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