

AUG 3 12 13 PM '81

MORTGAGE

RONNIE WANKERSLEY
R.M.C.

THIS MORTGAGE is made this 3 day of August, 1981, between the Mortgagor, Steven E. Reynolds and Kathleen L. Reynolds (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, SC 29202 (herein "Lender").

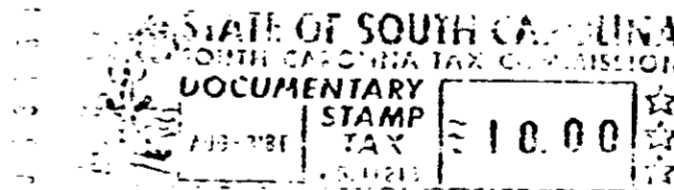
WHEREAS, Borrower is indebted to Lender in the principal sum of Forty Five Thousand & 00/100 (\$45,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated August 3, 1981 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on September 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, lying and being on the southeasterly side of Honeybee Lane, near the city of Greenville, State of South Carolina, being known and designated as Lot No. 20 on Plat of Pebblecreek, Phase I as recorded in the R.M.C. Office for Greenville County in Plat Book 5D on page 5 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at the iron pin on the southeasterly side of Honeybee Lane said pin being the joint front corner of Lots 19 and 20 and running thence with the southeasterly side of Honeybee Lane N. 47-52 E. 120 feet to an iron pin, the joint front corner of Lots 20 and 21; thence with the common line of said lot, S. 37-58 E. 187.2 feet to an iron pin the joint rear corner of Lots 20 and 21; thence S. 56-27 W. 125 feet to an iron pin, the joint rear corner of Lots 19 and 20; thence with the common line N. 36-21 W. 168.8 feet to an iron pin, the point of beginning.

This is the identical property conveyed to the Mortgagor herein by Deed of Russell C. and Margaret E. Cox dated June 11, 1981 and recorded in the R.M.C. Office for Greenville County, South Carolina, in Deed Book 1152 at Page 89.



which has the address of 22 Honeybee Lane, Taylors,
S. C. 29687 (Street) (City)
(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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