

FILED
GREENVILLE CO. S.C. MORTGAGE

AUG 7 11 02 AM '81

THIS MORTGAGE was made this 31st day of July 1981, between the Mortgagor, Henry R. Cramer and Sonia M. Cramer (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 P. O. Box 225 Columbia, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Fifty Two Thousand and no/100 (\$52,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated July 31, 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, 2006

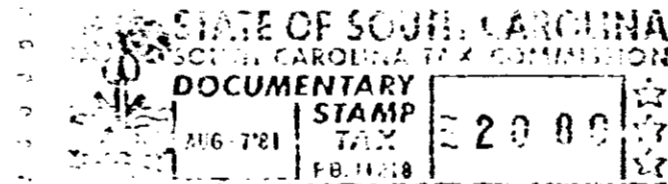
To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 lot of land, with any and all improvements thereon, lying, being and situate in Greenville County, South Carolina, being shown and designated as Lot No. 116 on a Plat of Devenger Place, Section IV, by Dalton & Neves Co., dated July 26, 1977, and recorded in Plat Book 6-H at Page 24 in the R.M.C. Office for Greenville County, S.C., and having the following metes and bounds according to said plat:

BEGINNING at an iron pin at the Southeastern corner of Lot No. 116, on the Northwestern side of Windward Way, and running thence along the Northwestern side of Windward Way S. 56-35 W. 80 feet to an iron pin, joint corner Lots 116 and 115; thence along Lot No. 115 N.33-25 W. 150 feet to an iron pin at the joint rear corner of Lots 116 and 115; thence N. 56-35 E. 110.15 feet to an iron pin; thence S. 22-03 E. 153 feet to an iron pin, the point of beginning.

The above conveyance is subject to all rights-of-way, easements and protective covenants affecting the same appearing upon the public records of Greenville County.

This is the identical property conveyed to Henry R. Cramer and Sonia M. Cramer by Franklin Howard Roski and Vivian Marie M. Roski by deed recorded simultaneously herewith.



which has the address of 509 Windward Way Greer
[Street] [City]
S.C. 29651
[State and Zip Code] (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.

400 8 30251801

030

4328 RV-2