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MORTGAGE

AUG 18 3 11 PM '81

THIS MORTGAGE is made this 17th day of August, 1981, between the Mortgagor, Fred Pearson Flowers and Melanie B. Flowers (herein "Borrower"), and the Mortgagee, Bankers Mortgage Corporation, a corporation organized and existing under the laws of The State of South Carolina, whose address is P. O. Drawer E-20, Florence, South Carolina 29503 (herein "Lender").

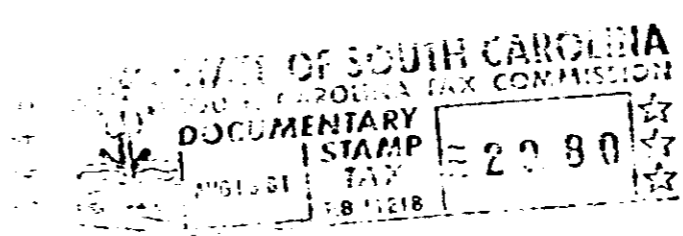
WHEREAS, Borrower is indebted to Lender in the principal sum of Fifty-one thousand nine hundred fifty and no/100 Dollars, which indebtedness is evidenced by Borrower's note dated August 17, 1981 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, 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 situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot 111 of a subdivision known as Heritage Lakes Subdivision, running on Harness Trail, as shown on plat thereof being recorded in the RMC Office for Greenville County in Plat Book 6H at page 19, and by a more recent plat prepared by Freeland & Associates on August 13, 1981; and having, according to the more recent plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Northerly side of Harness Trail, approximately 458.0 feet from Bell Rd., and running thence along the common line of Lots 110 and 111, N. 44-39-03 W. 191.23 feet to an iron pin; thence along the rear line, N. 45-20-46 E. 126.89 feet to an iron pin; thence turning and running along the common line of Lots 111 and 112, S. 40-46-12 E. 192.39 feet to an iron pin on Harness Trail; thence running along said Trail as follows: S. 47-21-52 W. 22.84 feet to an iron pin; thence S. 45-23-40 W. 91.04 feet to an iron pin, being the point of BEGINNING.

This is the identical property conveyed to the mortgagors by deed of W.N. Leslie Builders, Inc., to be recorded of even date herewith.



which has the address of Harness Trail, Simpsonville, South Carolina 29681 (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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