

SEP 6 2 57 PM '81

MORTGAGE

JOHN W. BANKERSLEY
R.M.C.

THIS MORTGAGE is made this 4th day of September 1981, between the Mortgagor, Jean Coll Carrick (herein "Borrower"), and the Mortgagee, AMERICAN FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

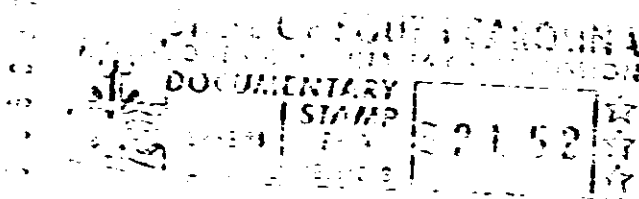
WHEREAS, Borrower is indebted to Lender in the principal sum of Fifty-Three Thousand Eight Hundred and No/100 (\$53,800.00) Dollars, which indebtedness is evidenced by Borrower's note dated September 4, 1981 (herein "Note"), providing for monthly installments of principal and interest, with the balance 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 piece, parcel or lot of land in the County of Greenville, Butler Township, State of South Carolina, situate, lying and being on the northwestern side of Scotland Circle and being known and designated as Lot No. 23 on a plat of Section 1 of LAKE FOREST HEIGHTS Subdivision, recorded in the R.M.C. Office for Greenville County, in Plat Book CG, at Page 153, and also being known and designated as "Property of Jean Coll Carrick" on plat made by Carolina Surveying, dated September 3, 1981, to be recorded herewith, and having according to said recent plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northwestern side of Scotland Circle, front corner of Lots 22 and 23 and running thence with the line of said Lots, N. 34 W. 195 feet to an iron pin; thence N. 38-06 E. 87.3 feet to an iron pin, corner of Lot 24; thence with the line of said Lot, S. 46-34 E. 168.9 feet to an iron pin on Scotland Circle; thence with Scotland Circle, S. 34-35 W. 60 feet to a stake; thence continuing with Scotland Circle, S. 26-28 W. 70 feet to the point of BEGINNING.

This is the same property conveyed to the Mortgagor herein by Deed from Tom Henry Bangert and Alice Cates Bangert, dated September 4, 1981, and recorded even date herewith.



which has the address of 1 Scotland Circle, Greenville, South Carolina (29615) (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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