

MORTGAGE

BOOK 1557 PAGE 523

THIS MORTGAGE is made this 4th day of November 1981, between the Mortgagors Timothy J. Berkesch & Martha Berkesch (herein "Borrower"), and the Mortgagee Carolina Federal Savings & Loan Association a corporation organized and existing under the laws of South Carolina whose address is Greenville, South Carolina (herein "Lender").

WHEREAS, BORROWER has borrowed to Lender in the principal sum of Six Thousand Five Hundred & no/100 (\$6,500.00) Dollars, which indebtedness is evidenced by Borrower's note dated November 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 December 1, 1986

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 located in the City of Greenville, County of Greenville, State of South Carolina located on the Northern side of Knollwood Lane, being known as Lot No. 179, Cleveland Forest, according to a plat by Dalton & neves, dated May, 1940, as revised through 1945, recorded in the RMC Office for Greenville County in Plat Book M at page 137, and having such courses and distances as will appear by reference to said plat.

ALSO: All that certain piece, parcel or lot of land in the City of Greenville, County of Greenville, State of South Carolina, being a portion of Lot No. 180 located on the Northeast side of Knollwood Lane, Cleveland Forest, as shown on a plat by Piedmont Engineering Services, dated November 9, 1951, and having, according to said plat, the following courses and distances: BEGINNING at a point in the center of the front line of Lot 180 on the Northeast side of Knollwood Lane, being 90 feet Southeast of an iron pin on the Northeast side of Knollwood Lane in the Northeast corner of the intersection of Knollwood Lane and Dogwood Lane; thence along Knollwood Lane S. 79-56 E. 40 feet to an iron pin at the joint front corner of Lots 180 & 179; thence N. 19-40 E. 137.2 feet to an iron pin at the joint rear corner of Lots 179 and 180; thence N. 57-55 W. 32 feet to a point in the rear line of Lot 180; thence through Lot 180 approximately 150 feet to a point in the front line of Lot 180, the point of beginning.

This is the same identical property conveyed to the Mortgagors herein by deed of Douglas A. Shockley and Martha C. Shockley, dated July 1, 1977, and recorded in the RMC Office for Greenville County in Deed Book 1059 at page 747.

This Mortgage shall be secondary to that Mortgage by the Mortgagors herein to the Mortgagee herein recorded July 1, 1977, in Mortgage Book 1402 at page 941.

which has the address of 105 Knollwood Lane Greenville S.C. 29607 (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.

RECORDS OF SOUTH CAROLINA DOCUMENTARY TAX STAMP NOV 11 1981 90250

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RECORDED

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