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H. W. HERSLEY

MORTGAGE

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THIS MORTGAGE is made this 24th day of November 1981, between the Mortgagor, Raymond N. Campbell and Shirley T. Campbell (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").

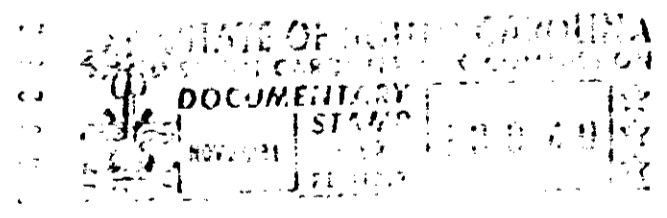
WHEREAS, Borrower is indebted to Lender in the principal sum of Ninety-Eight Thousand Five Hundred and No/100ths Dollars, which indebtedness is evidenced by Borrower's note dated November 24, 1981 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on December 1, 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 located in the County of Greenville, State of South Carolina lying and being on the northern side of Collins Creek and being known and designated as Lot No. 40 of Collins Creek, Section I according to a plat recorded in the R.M.C. Office for Greenville County in Plat Book 7C at Page 56 and having, according to a more recent plat entitled "Property of Raymond D. Campbell and Shirley T. Campbell" by Freeland and Associates dated November 19, 1981, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Collins Creek Road at the joint front corner of Lots Nos. 40 and 41 and running thence with the line of Lot No. 41 N. 87-01 E. 250.27 feet to an iron pin; thence S. 60-45 E. 119.18 feet to a point in the joint rear corner of Lots Nos. 40 and 39; thence with the line of Lot No. 39 S. 20-22 W. 250.05 feet to a point on the northern side of Collins Creek Road; thence with the curve of Collins Creek, the radius of which is N. 61-02 W. 191.57 feet to an iron pin, the point of beginning.

Being the same property conveyed to the mortgagors herein by deed of Joanne S. Puckett, said deed being dated March 14, 1980, and recorded in the R.M.C. Office for Greenville County in Deed Book 1122 at Page 319.



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which has the address of Lot No. 40, Collins Creek Greenville SC (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 seized 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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