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MORTGAGE

THIS MORTGAGE is made this 11th day of February, 1982, between the Mortgagor, David C. Wise and Michelle B. Wise (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 Thirty Five Thousand and No/100 (\$35,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated February 11, 1982 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on March 1, 2012;

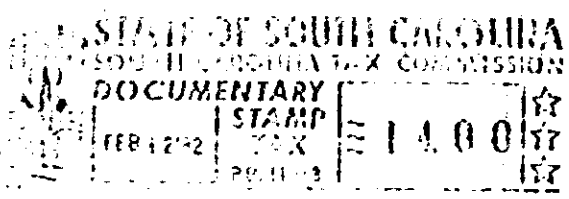
To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 County of Greenville, State of South Carolina, on the south side of Cureton Street and being shown as the western half of Lot 7 on plat of property of Thomas T. Goldsmith, recorded in the RMC Office for Greenville County, S. C. in Plat Book F at Page 113 and also having according to a more recent plat made by Freeland & Associates entitled property of David C. Wise and Michelle B. Wise, recorded in the RMC Office for Greenville County, S. C. in Plat Book 8-X at Page 87. the following metes and bounds, to-wit:

BEGINNING at an iron pin on the south side of Cureton Street at the joint corner of Lots 6 and 7 and runs thence along said street N. 58-19 E. 50.0 feet to an iron pin; thence S. 30-11 E. 201.4 feet to an iron pin; thence S. 53-52 W. 35 feet to an iron pin; thence along line of Lot 6 N. 34-27 W. 204.3 feet to the beginning corner.

Also all our interest in that easement and or right-of-way 15 feet wide over the rear of the adjoining portion of Lot 7 as shown on the above mentioned plat, which is more fully described in that deed which conveyed same for D. T. Riddle to C. F. Putman which deed is recorded in the RMC Office for Greenville County, S.C. in Deed Book 279 at Page 252

This being the same property conveyed to the mortgagors by deed of James H. Irvin and Aubrey C. Irvin of even date to be recorded herewith.



which has the address of 22 Cureton St. Greenville, South Carolina 29605 (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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