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BOOK 1564 PAGE 899

MORTGAGE

THIS MORTGAGE is made this 1st day of March 19.82, between the Mortgagor, Cecil E. Bramlett and Peggy L. Bramlett (herein "Borrower"), and the Mortgagee, POINSETT FEDERAL SAVINGS AND LOAN ASSOCIATION of Travelers Rest, a corporation organized and existing under the laws of South Carolina, whose address is 203 State Park Road, Travelers Rest, S. C. 29690 (herein "Lender").

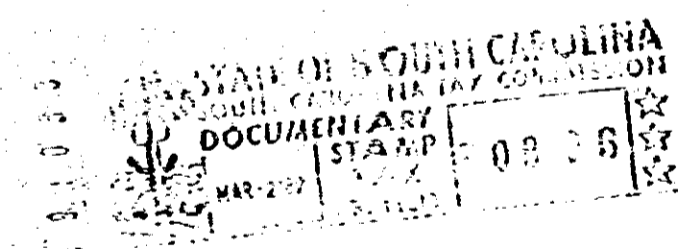
WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty-two Thousand Three Hundred Fifty and 05/100 (\$22,350.00) Dollars, which indebtedness is evidenced by Borrower's note dated March 1, 1982 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on January 1, 2001.

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: known as Lot No. 11, Section V, on plat of Richmond Hills recorded in the RMC Office for Greenville County in Plat Book WW, page 38, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northwestern side of Konnorock Circle at the corner of Lot No. 12, and running thence N. 62-24 W. 150 feet to an iron pin; thence S. 27-36 W. 100 feet to an iron pin; thence S. 62-24 E. 150 feet to an iron pin on said Circle; thence with said Circle N. 27-36 E. 100 feet to the point of beginning and being the same conveyed to me in Deed Book 884, page 176.

THIS property is subject to restrictive covenants in Deed Book 855, page 47, and all other easements, rights-of-way, or other covenants which may appear by examination of the premises or the public record.

THIS being the same property conveyed to the mortgagors herein by deed of Carl Robert Eichols, et. al., dated 2-24-82 and recorded in Deed book 1163, page 233.



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which has the address of 21 Konnarock Circle, Greenville, SC 29609 (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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