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# MORTGAGE

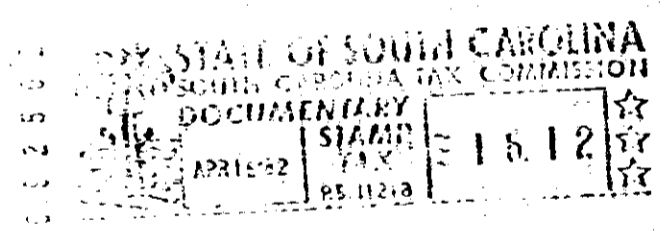
THIS MORTGAGE is made this 15th day of April, 1982, between the Mortgagor, WILLIAM J. LUDWIG AND GENEVA W. LUDWIG (herein "Borrower"), and the Mortgagee, GREER FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of South Carolina, whose address is 107 Church Street - Greer, South Carolina 29651 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of THIRTY-SEVEN THOUSAND EIGHT HUNDRED AND NO/100 (\$37,800.00) Dollars, which indebtedness is evidenced by Borrower's note dated April 15, 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 October 1, 2007.

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, with buildings and improvements thereon or hereafter constructed thereon, situate, lying and being in Chick Springs Township, Greenville County, State of South Carolina, containing 2.0 acres, more or less, on survey and plat entitled "Survey for Jesse Randall Eskew", prepared by Campbell and Clarkson Surveyors, Inc., dated January 4, 1978 and recorded in Plat Book 6J, page 67 in the R.M.C. Office for Greenville County and on a more recent survey entitled "Property of William J. Ludwig and Geneva W. Ludwig", prepared by Carolina Surveying Co., dated April 8, 1982 and recorded in Plat Book 8-Y, page 98, in the R.M.C. Office for Greenville County, reference being craved to said more recent plat for a metes and bounds description thereof.

This is the same property conveyed to the above named mortgagors by deed of Baird C. Newman and Margaret Ann Newman to be recorded of even date herewith.



which has the address of Rt. 5, State Park Road, Greenville, (City)  
South Carolina 29609 (herein "Property Address"); (State and Zip Code)

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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