

MORTGAGE

BOOK 1573 PAGE 286

THIS MORTGAGE is made this 21 day of June 1982, between the Mortgagor, Calvin H. and Jeanne L. Garrett, Carolina Federal Savings & Loan Association, whose address is 500 East Washington Street, Greenville, SC

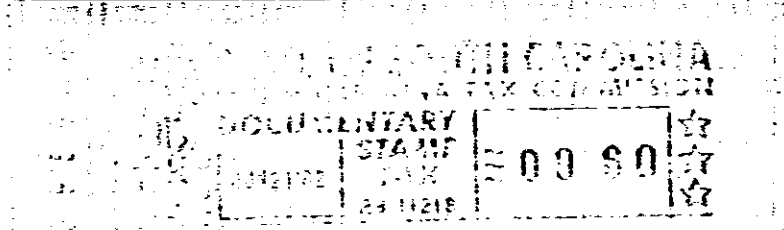
WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty-four Thousand and no/100 (\$24,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated June 21, 1982, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on July 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 piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in Greenville County South Carolina, being shown and designated as Lot No. 53 on a plat of Section 5, Richmond Hills Subdivision, recorded in the RMC Office for Greenville County in Plat Book WWW, at Page 38, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southwestern side of Sylvatus Court at the joint front corner of Lots 53 and 54 and running thence with the joint line of said lots S. 28-34 W. 155 feet to an iron pin; thence S. 61-26 E. 100 feet to an iron pin on the northwestern side of Richmond Drive; running thence with the said side of Richmond Drive N. 28-34 E. 130 feet to an iron pin at the intersection of Richmond Drive and Sylvatus Court; running thence with said intersection N. 16-26 W. 35.35 feet to an iron pin; running thence with the southwestern side of Sylvatus Court N. 61-26 W. 75 feet to an iron pin, the point of beginning.

THIS being the same property conveyed to the Mortgagor herein by deed of Johnny R. Stone recorded in the RMC Office for Greenville County on June 21, 1982, in Deed Book 1168, Page 948.



which has the address of Lot 53, Sylvatus Court 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 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.

SC TO --- 1 JN2182 1090

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