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# MORTGAGE

BOOK 1573 PAGE 671

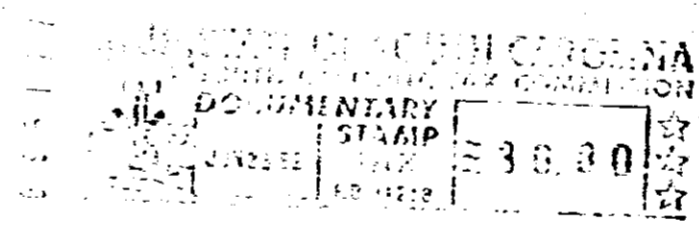
THIS MORTGAGE is made this 24th day of June 1982 between the Mortgagor, John J. Piechnik and Sara L. Piechnik (herein "Borrower"), and the Mortgagee, Carolina Federal Savings & Loan Association, a corporation organized and existing under the laws of State of South Carolina, whose address is P.O. Box 10148, Greenville, South Carolina (herein "Lender").

WHEREAS Borrower is indebted to Lender in the principal sum of Seventy-Seven Thousand (\$77,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated June 24, 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 July 1, 2002.

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 buildings and improvements thereon, situate, lying and being on the south-eastern side of Oakfern Drive in Greenville County, South Carolina being known and designated as Lot No. 25 as shown on a plat entitled OAKFERN SECTION II made by C. O. Riddle, dated June 14, 1978, recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book 6-H at Page 53, reference to said plat is hereby craved for the metes and bounds thereof.

This is the identical property conveyed to the Mortgagors herein by deed from Robert L. Stein, Sr. and Andrea Lynne Stein dated May 31, 1982, to be recorded herewith in the R.M.C. Office for Greenville County.



which has the address of 111 Oakfern Drive, Simpsonville, S.C. 29681 (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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