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DONNIE S. TANKERSLEY
R.M.C.

MORTGAGE

THIS MORTGAGE is made this 8th day of October 1982, between the Mortgagor, Fred W. Giffels and Nancy B. Giffels (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 Post Office Box 2568 Greenville, South Carolina 29602 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Seventeen Thousand and No/100 (\$17,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated October 8, 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, 1987

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:

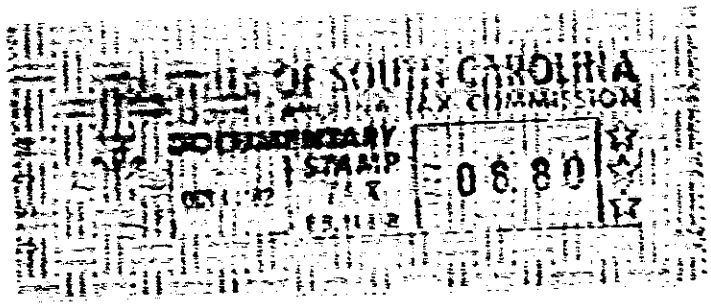
ALL That certain piece, parcel or tract of land being in the County of Greenville, State of South Carolina and Township of Paris Mountain; located off Altamont Road on Paris Mountain and more particularly shown as lot number 32 on a plat of Altamont Forest subdivision, Section One, dated January 24, 1978, by Robert C. Spearman, R.L.S., and recorded in the Greenville County R.M.C. Office at plat book 6-H, pages 42 and 43 and more particularly described;

BEGINNING at an iron pin on the joint corner of Altamont Forest lot 32 and Altamont Road and running with said Altamont Road N61-18W, 97.75' to an iron pin; thence, N49-28E, 316.0' to an iron pin; thence, S24-31E, 85.0' to an iron pin; thence, S47-18W, 258.12' to Altamont Road and the point of beginning.

This conveyance is made subject to any restrictions, easements, rights of way or building set back lines appearing on the property or of record.

This being a portion of the property conveyed to the Mortgagor by deed recorded of even date herewith.

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which has the address of Altamont Rd. Greenville, S.C. 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.