

FILED
DEC 15 10 43 AM '82
GREENVILLE S.C.
HARRISLEY
F.M.C.

BOOK 1588 PAGE 664

MORTGAGE

THIS MORTGAGE is made this 10th day of December 1982, between the Mortgagor, Paul W. Niskanen & Valerie G. Niskanen (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings & Loan Association, a corporation organized and existing under the laws of United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina (herein "Lender").

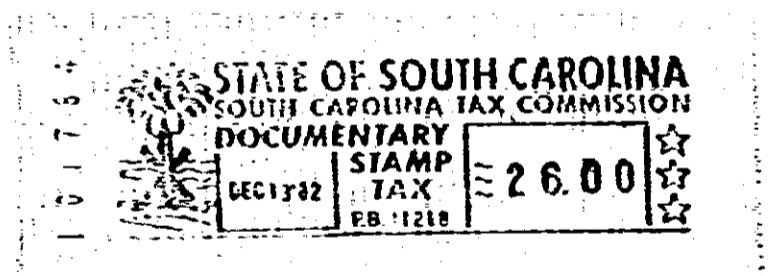
WHEREAS, Borrower is indebted to Lender in the principal sum of Sixty-Five Thousand and no/100 (65,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated 10/16/82 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on January 1, 2013;

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 lot of land with the buildings and improvements lying thereon and being on the northwesterly side of White Water Court, near the City of Greenville, S. C., and being designated as Lot 170 on a plat entitled "Revision Lots 170 and 171, Map. No. 2, Sugar Creek" as recorded in the RMC Office for Greenville County, S. C. in Plat Book 7Q-73 (for original plat, see Plat Book 4R-85), reference to which plat is hereby craved for a metes and bounds description thereof.

This being the same property conveyed to the Mortgagors herein by Deed of Voriver S. Kelly and Georgette C. Kelly, of even date, to be recorded herewith in the RMC Office for Greenville County, S. C.

Mortgagee's address: P. O. Box 937, Greenville, S. C. 29602



which has the address of Lot 170 & part 171, Sugar Creek SD, Greer Section 1 (Street) (City) South Carolina 29651 (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.

10664

4328 RV 21