

GREENVILLE CO. S. C.
FILED
JAN 31 9 37 AM '83
DONNIE S. TANKERSLEY
R.M.C.

MORTGAGE

BOOK 1593 PAGE 273

THIS MORTGAGE is made this 28th day of January, 1983, between the Mortgagor, John W. Starnes and Mary C. Starnes (herein "Borrower"), and the Mortgagee, Bankers Mortgage Corporation, a corporation organized and existing under the laws of South Carolina, whose address is P. O. Drawer F-20, Florence, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Seventy-five Thousand and No/100ths (\$75,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated January 28, 1983 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on February, 2018.

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:

JWS MCB
ALL that certain piece, parcel or lot of land, together with all improvements thereon, situate, lying and being in the City of Simpsonville, County of Greenville, State of South Carolina, and being shown as Lot 313, of Poinsettia Subdivision, Section V, on plat recorded in the R.M.C. Office for Greenville County in Plat Book 5-P at Page 34 and being more specifically shown on plat prepared for John William Starnes and Mary Collins Starnes by R. B. Bruce, RLS, dated January 24, 1983 and recorded in Plat Book 9-1 at Page 66, and having, according to the latter plat, such metes and bounds as shown thereon.

THIS conveyance is made subject to any restrictions, right-of-way, or easements that may appear of record, on the recorded plat(s) or on the premises.

THIS being the same property conveyed to the Mortgagors herein by deed of Builders & Developers, Inc., of even date, to be recorded herewith.

OFFICE OF SOUTH CAROLINA
DOCUMENTARY
STAMP
TAX
\$ 00.00
JAN 31 1983

ACT 1 JAN 31 83

JWS MCB

which has the address of 113 Robinwood Drive Simpsonville
[Street] [City]
South Carolina 29681 (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 seized 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.