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MORTGAGE

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty Nine Thousand (\$29,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated November 23, 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 December 1, 2013

ALL that certain piece, parcel or lot of land, with the buildings and improvements thereon, lying and being on the southerly side of Pleasant Ridge Avenue, in the City of Greenville, S. C., being known and designated as Lot No. 134 and part of Lot No. 135, as shown on plat of Pleasant Valley, as recorded in the R. M. C. Office for Greenville County, S. C., in Plat Book P, page 93, and as shown on a more recent survey plat entitled "Property of Anthony S. Garrett", dated September 20, 1967, made by H. C. Clarkson, Jr.

THIS is the same property conveyed to James E. Turner and Geraldine T. Pitts by the Administrator of Veterans Affairs by deed dated November 17, 1983, and recorded on November 19, 1983, in the R. M. C. Office for Greenville County, S. C. in Deed Book 121, at page 15.

which has the address of 105 Pleasant Ridge Avenue, Greenville

South Carolina 29605 therein "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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