

MORTGAGE

THIS MORTGAGE is made this 9th day of April 1984, between the Mortgagor, E.A. Ramsaur, Jr. and Karen B. Ramsaur (herein "Borrower"), and the Mortgagee, Bankers Trust of South Carolina c/o Bankers Mortgage Corporation, a corporation organized and existing under the laws of South Carolina, whose address is (herein "Lender").

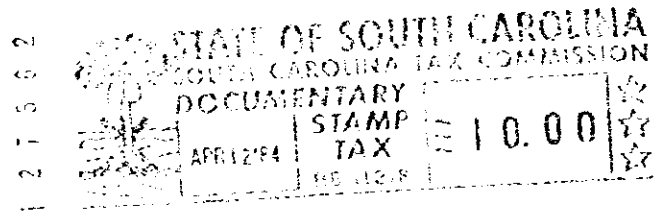
WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty-Five Thousand (\$25,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated April 9, 1984 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on May, 1999

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 and improvements thereon located in the City of Greenville, County of Greenville, State of South Carolina, situate, lying and being on the southern side of Watts Avenue, and has according to a plat entitled "Property of G.P. Apperson, Jr." dated January 3, 1983 recorded in the RMC Office for Greenville County in Plat Book 9-K at page 97, and according to a more recent plat entitled "E.A. Ramsaur, Jr. and Karen B. Ramsaur" dated April 4, 1984, the following metes and bounds to-wit:

Beginning at an old iron pin on the southern side of Watts Avenue, joint front corner of now or formerly belonging to Elliott A. Chalmers and the instant property, and running thence S. 0-54 W. 203.8 feet to a point; thence running N. 87-57 W. 71.8 feet to a point; thence running N. 3-09 E. 202.5 feet to a point on Watts Avenue; thence running along Watts Avenue S. 89-08 E. 63.9 feet to the point of beginning.

Being the same property conveyed to the Mortgagor by deed of G.P. Apperson, Jr., dated December 30, 1983, recorded in Deed Book 1203 at page 527, December 30, 1983.



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which has the address of .516 Watts Avenue, Greenville, South Carolina. 29601 (City) (Street) (State and Zip Code) (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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