

MORTGAGE

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THIS MORTGAGE is made this 20th day of June 1984, between the Mortgagor, James Paul Rice and Ivy S. K. Rice (herein "Borrower"), and the Mortgagee, AMERICAN SERVICE CORPORATION, a corporation organized and existing under the laws of the United States of America, whose address is 101 East Washington Street, Greenville, South Carolina (herein "Lender").

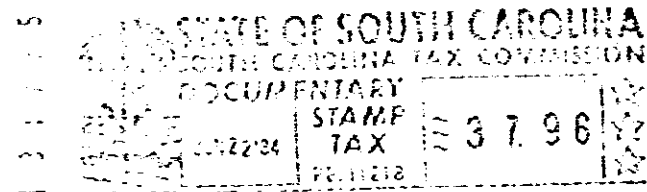
WHEREAS, Borrower is indebted to Lender in the principal sum of Ninety-Four Thousand Nine Hundred and no/100 Dollars, which indebtedness is evidenced by Borrower's note dated June 20, 1984 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on July 1, 2014.

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 with all buildings and improvements thereon, situate, lying and being on the western side of the intersection of Shefford Street with West Silverleaf Street in Greenville County, South Carolina being known and designated as lot no. 64 as shown on a plat entitled SILVERLEAF SUBDIVISION, SECTION IA made by Dalton & Neves Co., Engineers, and Heaner Engineering Company dated February 12, 1981, recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book 9-F at Page 61 and having according to a more recent survey thereof entitled PROPERTY OF JAMES PAUL RICE AND IVY S. K. RICE made by Freeland & Associates dated June 14, 1984, recorded in Plat Book 10-S at Page 30 the following metes and bounds, to-wit:

BEGINNING at an iron pin on the western side of Shefford Street at the joint front corner of lots 64 and 65 and running thence along the common line of said lots, N. 63-22 W. 138.74 feet to an iron pin; thence N. 47-23 E. 160.25 feet to an iron pin on the westerly side of West Silverleaf Street; thence with the western side of West Silverleaf Street, S. 42-31 E. 43.05 feet to an iron pin and S. 45-13 E. 27.40 feet to an iron pin; thence with the intersection of West Silverleaf Street and Shefford Street, S. 8-57 E. 37.43 feet to an iron pin on the western side of Shefford Street; thence along the western side of Shefford Street, S. 31-16 W. 54.28 feet to an iron pin and S. 28-59 W. 41.49 feet to an iron pin, the point of beginning.

The above property is the same property conveyed to the mortgagors by deed of American Service Corporation of S. C. to be recorded herewith.



which has the address of 221 Shefford Street, Greer, S. C., 29651 (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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