

Garney

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MORTGAGE

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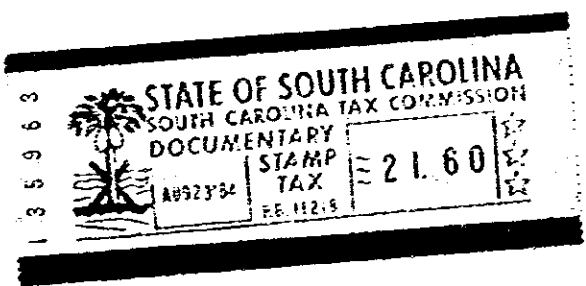
THIS MORTGAGE ("Security Instrument") is given on August 22, 1984. The mortgagor is Danny L. Stephens and Beverly S. Stephens ("Borrower"). This Security Instrument is given to The Palmetto Bank, which is organized and existing under the laws of South Carolina, and whose address is 470 Haywood Rd., Greenville, South Carolina ("Lender"). Borrower owes Lender the principal sum of Seventy-Two Thousand and No/100 Dollars (U.S. \$72,000.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on September 1, 2014. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in GREENVILLE County, South Carolina:

ALL that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot No. 18 on a Plat of Quincy Acres, Section 2, prepared by Freeland & Assoc., Inc., dated March 25, 1983, and recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 9-F, Page 81, reference to which is hereby craved for the netes and bounds thereof.

THIS being the same property conveyed to the Mortgagor herein by deed of Palmetto Builders of Greenville, Inc., recorded in the RMC Office for Greenville County in Deed Book 1220 at Page 91 of even date herewith.

This conveyance is made subject to any and all existing reservations, easements, rights of way, zoning ordinances and restrictions or protective covenants that may appear of record, on the recorded plat or on the premises.

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which has the address of Lot 18, Quincy Drive, Greer South Carolina 29651 ("Property Address");

TO HAVE AND TO HOLD such property 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 rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument 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 and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

REC-3232