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MORTGAGE

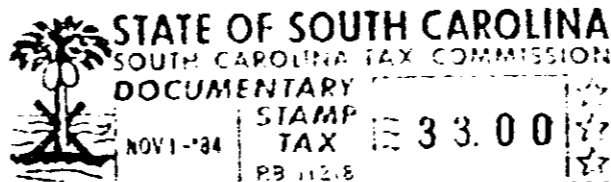
No. _____

THIS MORTGAGE ("Security Instrument") is given on 19..... The mortgagor is Joseph H. Kaeser, Jr. ("Borrower"). This Security Instrument is given to C & S Real Estate Services, Inc., which is organized and existing under the laws of South Carolina, and whose address is 5900 Core Ave., P.O. Box 10636, Charleston, SC, 29411 ("Lender"). Borrower owes Lender the principal sum of One Hundred Ten Thousand and no/100 Dollars (U.S. \$ 110,000.00). 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 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 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 of a Planned Unit Development Subdivision known as 1200 Pelham, Phase I, Section I, according to a plat thereof dated May 9, 1983 prepared by Arbor Engineering, Inc. and recorded in the RMC Office for Greenville County in Plat Book 9-F at Page 77 and having such metes and bounds as appear thereon.

This property being subject to Declaration of Covenants, Conditions and Restrictions for 1200 Pelham being recorded in the RMC Office for Greenville County in Deed Book 1188 at Page 371 as well as any other restrictions, rights of way or easements as may appear of record on any recorded plat or on the premises.

This being the property as that conveyed to the Mortgagor herein by Deed of College Properties, Inc. of even date and recorded in the RMC Office for Greenville County.



which has the address of 1218 Shadow Way Greenville
[Street] [City]
 South Carolina 29615 ("Property Address");
[Zip Code]

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 seised 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.

GCTO -----1 NO.1 84

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