

MORTGAGE

THIS MORTGAGE is made this 9 day of November 1984 between the Mortgagor, Lakie M. Pickens and Sherby Ann Pickens (herein "Borrower"), and the Mortgagee, Landbank Equity Corp., a corporation organized and existing under the laws of South Carolina, whose address is 33 Villa Road, Suite 401-A, Piedmont West, Greenville, South Carolina 29615 (herein "Lender").

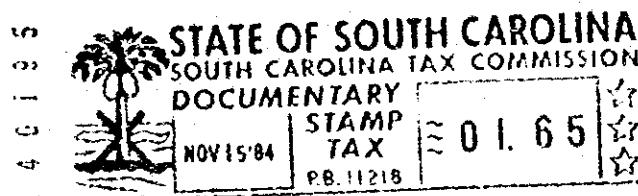
WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 5405.36 which indebtedness is evidenced by Borrower's note dated November 9, 1984 and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on March 20, 1995;

TO SECURE to Lender 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, 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 certain piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina, being known and designated as Lot No. 205 as shown on a plat of Addition #1 South Forest Estates recorded in the RMC Office for Greenville County in Plat Book EE at Page 195, and a more recent plat prepared by Campbell and Clarkson Surveyors for Sherby Ann Pickens and Lakie M. Pickens recorded in the RMC Office for Greenville County in Plat Book 6F at Page 42, and having, according to the more recent plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeastern side of Plainfield Circle at the joint front corner of Lots #204 and 205 and running thence S. 16-38 W., 182.8 feet to an iron pin, joint rear corner of Lots #198 and 205; thence S. 87-37 W., 96.2 feet to an iron pin, joint rear corner of Lots #197 and 205; thence N. 16-38 E., 213.9 feet to an iron pin on Plainfield Circle; thence with said Plainfield Circle S. 73-22 E., 90 feet to an iron pin, said iron pin being the point of beginning.

This is the same lot conveyed to Lakie M. Pickens and Sherby Ann Pickens by Carl Delbert Edwards and Marcille S. Edwards by deed dated June 27, 1977 and recorded June 28, 1977 in deed volume 1059 at Page 402 in the RMC Office for Greenville County, South Carolina.



which has the address of 35 Plainfield Circle Greenville
[Street] [City]
South Carolina 29605 (herein "Property Address");
[Zip Code]

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 and rents, all of which 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 hereinafter 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, and that the Property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal and Interest.** Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.
2. **Funds for Taxes and Insurance.** Subject to applicable law or a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and