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MORTGAGE

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THIS MORTGAGE is made this. 8th day of August.

19. 80, between the Mortgagor, Harold R. Graves and Carol A. Cross.

(herein "Borrower"), and the Mortgagee,

(herein "Borrower"), a corporation organized and existing under the laws of SQUTH CAROLINA, whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Forty Thousand Eight Hundred and No 100 (\$40,800.00) ------ Dollars, which indebtedness is evidenced by Borrower's note dated... August 8, 1980...(herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness. if not sooner paid, due and payable on August 1, 2010

ALL that certain piece, parcel or unit, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as DOVER TOWNHOUSE No. 42-B Horizontal Property Regime as is more fully described in Master Deed dated April 28, 1978, and recorded in the RMC Office for Greenville County, S.C., in Deed Book 1078, Page 13 through 43, inclusive, survey and plat plan of said property being a part of the Master Deed referred to above.

This conveyance is made subject to any and restrictions, easements, rights-of-way, zoning ordinances and existing reservations or protective covenants that may appear of record.

This is the same property conveyed to the mortgagors by deed of John T. and Brenda C. McCorkle dated August 8, 1980 and recorded herewith in the RMC Office for Greenville County in Deed Book 1/30 at Page 764.

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.