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MORTGAGE

All that certain piece, parcel or lot of land in the State of South Carolina, County of Greenville, situate lying and being on the eastern side of Montverde Drive, being known and designated as Lot No. 9 on plat of Montverde Subdivision, Section 2, as recorded in the RMC Office for Greenville County in Plat Book KK at Page 103 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the eastern side of Montverde Drive, joint corner Lots No. 9 and 10, and running thence with such joint line, N. 74-14 E., 281.6 feet to an iron pin; thence with the joint line of property now or formerly of W. B. Cox, S. 14-52 E., 297.7 feet to an iron pin; thence with the joint line of Lots 9 and 8, N. 87-44 W., 327.3 feet to an iron pin on the eastern side of Montverde Drive; thence with the eastern side of Montverde Drive the following courses and distances, N. 2-41 W., 94.5 feet, N. 7-39 W., 69.6 feet and N. 10-43 W., 28 feet to an iron pin, the point of beginning, containing 1.70 acres, more or less.

This is the identical property conveyed unto Mark K. Mitchell by Deed of John K. Potts and Marie A. Potts, dated January 5, 1983, and recorded January 5, 1983, in Deed Book 1180 at Page 332 in the RMC Office for Greenville County, South Carolina. Subsequently, Mark K. Mitchell deeded a one-half interest in and to Diane K. Mitchell by Deed dated October 19, 1984, and recorded October 23, 1984, in the RMC Office for Greenville County, South Carolina, in Deed Book 1224 at Page 711.

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.

SOUTH CAROLINA-Single Family-FNMA/FHLMC UNIFORM INSTRUMENT

Form 3041 12/83

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