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MORTGAGE

No. 78042620

THIS MORTGAGE ("Security Instrument") is given on November 14, 1984. The mortgagor is David L. Earnest and Lynn M. Earnest ("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 Sixty Four Thousand and no/100 Dollars (U.S. \$ 64,000.00). 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 December 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, on the westerly side of Holland Road, designated as Lot #22 of Gilder Creek Estates Subdivision, and being shown on a plat entitled "Gilder Creek Estates, Phase 1, Lot 22, Property of David L. Earnest and Lynn M. Earnest", dated November 6, 1984, drawn by Freeland & Associates, Engineers and Land Surveyors, said plat being recorded in the RMC Office for Greenville County, S.C., in Plat Book 11-C, at page 23, and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the westerly side of Holland Road at the joint front corner of Lots #21 and #22, and running with the right of way of Holland Road, S.33-20E., 90.10 feet to an iron pin at the joint front corner of the lot herein and property of Bethel Church; thence turning and running with the line of property of Bethel Church, S.51-08W., 140.53 feet to an iron pin at the joint rear corner of Lots #15 and #22; thence turning and running N.33-20W., 105.42 feet to an iron pin at the joint rear corner of Lots #21 and #22; thence turning and running with the line of Lot #21, N.57-24E., 139.89 feet to an iron pin on the westerly side of the right of way of Holland Road, the point of beginning.

This being the same property conveyed to the mortgagors herein by deed of Sandra Turner and Dale Turner D/B/A San-Del Builders, said deed to be recorded herewith.

which has the address of 503 Holland Road Simpsonville
(Street) (City)
 South Carolina 29681 ("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 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.

GCTO

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