MORTGAGE

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To Secure to Lender (a) 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, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"), Borrower does hereby mortgage, grant and convey to 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 unit, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Unit No. 6 of JO ANN CONDOMINIUMS, Horizontal Property Regime as is more fully described in master Deed dated September 12, 1980, and recorded in the RMC Office for Greenville County, South Carolina, in Deed Book 1133 at pages 250 through 296 inclusive, and survey and plot in Book 8E at Pages 55 and 56, and Book 8F at Pages 8 and 9.

This being the same property conveyed to the Mortgagors herein by deed of J. Calvin Summey and David C. Thomas, dated September 12, 1980, and recorded in the R.M.C. Office for Greenville County, South Carolina, simultaneously herewith.

Said Master Deed is filed in Deed Book 1133 at Pages 250-296, in the R.M.C. Office for Greenville County, South Carolina.



which has the address of Unit # 6, JoAnn Condominiums, Greenville,

S.C. 29605 (herein "Property Address");

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, appartenances, rents, royalites, 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.

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