

MAR 16 2 27 PM '84

THIS MORTGAGE is made this 14th day of March, 1984, by and between the Mortgagors, Owen F. Cardell and Susan C. Cardell, R.M.C. (herein "Borrower"), and the Mortgagee, Citicorp Homeowners, Inc., a corporation organized and existing under the laws of Delaware, whose address is 670 Mason Ridge Center Drive, St. Louis, MO 63141 (herein "Lender").

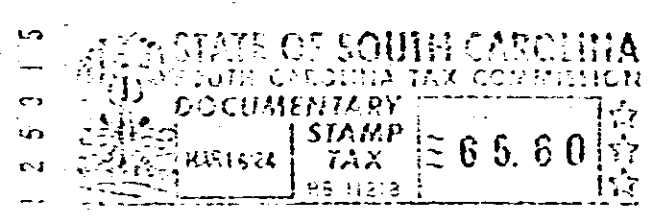
WHEREAS, Borrower is indebted to Lender in the principal sum of One Hundred Sixty-Four Thousand and no/100 (\$164,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated March 14, 1984 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on April 1, 2014;

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 and Lender's successors and assigns the following described property located in the County of Greenville, State of South Carolina:

All that piece, parcel or lot of land situate, lying and being on the northern side of Collins Creek in the County of Greenville, State of South Carolina, being shown and designated as Lot No. 44 on a plat entitled "Collins Creek, Sec. 1", prepared by C. O. Riddle, recorded in the RMC Office for Greenville County in Plat Book 7C, at page 56, and having, according to a more recent plat entitled "Property of Owen F. Cardell and Susan C. Cardell", the following metes and bounds:

BEGINNING at an iron pin on the northern side of Collins Creek at the joint front corner of Lot No. 44 and Sec. 2 of Collins Creek Subdivision, and running thence with the line of Sec. 2 N. 20-46 E. 308.98 feet to an iron pin in the line of property now or formerly of Babbs Hollow Development Co.; thence with the line of Babbs Hollow Development Co. S. 53-33 E. 157.30 feet to an iron pin in the line of Lot No. 43; thence with the line of Lot No. 43 S. 20-11 W. 251.37 feet to an iron pin on the northern side of Collins Creek; thence with the northern side of Collins Creek N. 76-15 W. 91.82 feet to an iron pin; thence continuing with the northern side of Collins Creek N. 72-46 W. 63 feet to the point of beginning.

This is the identical property conveyed to the Mortgagors herein by deed of Jo Ann E. Cox, dated October 24, 1983, and recorded in said RMC Office in Deed Book 1199, at page 132 on October 25, 1983.



which has the address of 100 Collins Creek Greenville, S. C. 29602 (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, 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.

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