



MORTGAGE

THIS MORTGAGE is made this 15th day of September 19. 80., between the Mortgagor, Walter T. Cardwell, Jr., of the County of Anderson, State of South Carolina (herein "Borrower"), and the Mortgagee, FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of the United States of America, whose address is 201 North Main Street - Anderson, South Carolina 29621 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Forty-Four Thousand, Nine Hundred and no/100 (\$44,900.00) Dollars, which indebtedness is evidenced by Borrower's note dated September 15, 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 September 1, 2010.

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 certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot Number One Hundred One (101) of a subdivision known as Coach Hills, according to a plat thereof prepared by Piedmont Engineers, Architects and Planners, dated September 26, 1974, and recorded in the RMC Office of Greenville County, South Carolina, in Plat Book 4-X at page 86, and re-filed in Plat 4-X at page 94, and having, according to said plat, the following metes and bounds, to-wit: BEGINNING at an iron pin on the Southern side of Dawnwood Drive, joint front corner of Lots Numbers One Hundred One (101) and One Hundred Two (102), and running thence with the joint line of said lots South 9 degrees 44 minutes East eighty-six and forty-nine one-hundredths (86.49) feet to an iron pin at the joint rear corner of lots Numbers One Hundred (100) and One Hundred One (101), thence with the joint line of said lots South 81 degrees 04 minutes West one hundred seventy-six and ninety-nine one-hundredths (176.99) feet to an iron pin on the Western side of Red Fox Court; thence with Red Fox Court following the curvature thereof, the chord of which is North 47 degrees 32 minutes West thirty-six and twenty-nine one-hundredths (36.29) feet; thence continuing with Red Fox Court North 10 degrees 05 minutes West forty-four and forty-six one-hundredths (44.46) feet to an iron pin at the point where Red Fox Court begins its intersection with Dawnwood Drive; thence with said intersection, North 35 degrees 30 minutes East thirty-four and ninety-nine one-hundredths (34.99) feet to an iron pin on the Southern side of Dawnwood Drive; thence with said drive North 81 degrees 05 minutes East sixty-three and sixty-one one-hundredths (63.60) feet to an iron pin; thence continuing with said drive North 86 degrees 56 minutes East one hundred eleven and seventy-six one-hundredths (111.76) feet to the beginning corner.

This is the same lot of land conveyed unto Mortgagor herein by deed of Jack D. Dixon and Brenda J. Dixon, of even date, to be delivered and recorded simultaneously herewith.

which has the address of Lot #101 Dawnwood Drive Greenville, South Carolina (herein "Property Address");
[State and Zip Code]

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 seized 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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