

Mortgagee's Mailing Address: 301 College Street, Greenville, S. C. 29601  
GREENVILLE, S. C.

SEP 23 3 20 PM '80

DONNIE S. TANKERSLEY  
R.M.C.

BOOK 1518 PAGE 81

## MORTGAGE

THIS MORTGAGE is made this 29th day of September,  
1980, between the Mortgagor, Clifford J. Bardsley and Kathleen Bardsley,  
(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 301 College Street, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty Five Thousand  
and No/100 Dollars, which indebtedness is evidenced by Borrower's  
note dated September 29, 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 October 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 lying, situate and  
being in the County of Greenville, Town of Mauldin, State of South  
Carolina being at the northeastern corner of the intersection of Old  
Mill Road and Shadecrest Drive and being known and designated as Lot No.  
35 on a plat of Hillsborough, Section 1, prepared by Jones Engineering  
Services, dated April 1969, and recorded in the RMC Office for Greenville  
County in Plat Book WWW at Page 56, and having, according to a more  
recent plat, entitled "Property of Clifford J. Bardsley and Kathleen  
Bardsley", prepared by Carolina Surveying Co., dated September 26, 1980, the  
following metes and bounds, to-wit:

Beginning at an iron pin on the northern side of Old Mill Road at  
the joint corner with Lot 36 and running thence along the joint line with  
Lot 36, N. 73-19 E. 190.3 feet to an iron pin on the southern side of  
Calix Court; thence running along the southerly side of Calix Court  
S. 28-26 E. 75 feet to an iron pin at the intersection with Shadecrest  
Drive; thence running along the intersection of Shadecrest Drive S. 15-42 W.  
36.2 feet to an iron pin; thence running along the western side of Shade-  
crest Drive S. 50-25 W. 57 feet to an iron pin; thence continuing along the  
western side of Shadecrest Drive S. 44-30 W. 31.4 feet to an iron pin at the  
intersection with Old Mill Road; thence continuing along the intersection  
with Old Mill Road S. 89-30 W. 35.3 feet to an iron pin; thence running  
along the northern side of Old Mill Rd. N. 45-30 W. 150 feet to an iron pin  
at the joint corner with Lot 36, being the point of beginning.

This is the same property conveyed to the Mortgagors herein by deed  
of Bryan W. Steffe and Esther P. Steffe of even date to be recorded here-  
with.

which has the address of 201 Shadecrest Drive, Mauldin,  
(Street) (City)  
South Carolina 29662 (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 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.