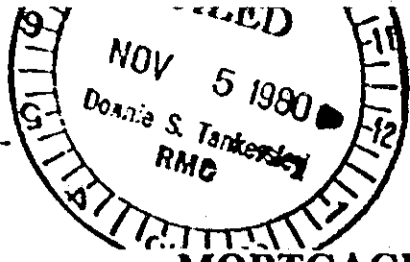


STATE OF SOUTH CAROLINA)
COUNTY OF GREENVILLE)



Prepared by McIntosh, Threlkeld,
Glenn & Sherard, Attorneys.

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MORTGAGE

THIS MORTGAGE is made this 31ST day of OCTOBER,
19 80, between the Mortgagor, CLIFFORD A. KELLER AND BRENDA S. KELLER

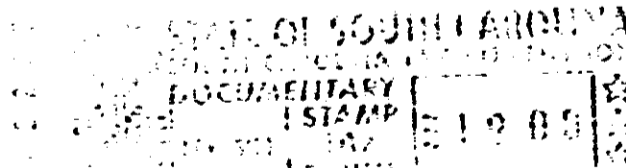
CLIFFORD A. KELLER AND BRENDA S. KELLER, (herein "Borrower"), and the Mortgagee,
Perpetual Federal Savings and Loan Association, a corporation organized and existing under the laws of the State of
South Carolina, whose address is 907 North Main Street, Anderson, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of FORTY SEVEN
THOUSAND FIVE HUNDRED AND 00/100 dollars, which indebtedness is evidenced by Borrower's
note dated OCTOBER 31ST, 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 NOVEMBER 1ST, 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 repay-
ment 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 ANDERSON
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,
ON THE EASTERN SIDE OF SINGING PINES DRIVE, SHOWN AS LOT NUMBER
TWO (2) ON PLAT OF RIVERWOOD, PROPERTY OF NORMAN S. GARRISON,
JR. AND BOBBY G. SEXTON, PREPARED BY C. O. RIDDLE, R.L.S.,
DATED JULY, 1966, RECORDED IN PLAT BOOK NNN AT PAGE 19, AND
HAVING ACCORDING TO SAID PLAT THE FOLLOWING METES AND BOUNDS,
TO-WIT: BEGINNING AT IRON PIN ON THE EASTERN SIDE OF SINGING
PINES DRIVE AT THE JOINT FRONT CORNER OF LOTS 1 AND 2, RUNNING
THENCE ALONG LINE OF LOT NO. 1 NORTH 77-50 EAST 200 FEET TO
IRON PIN IN THE LINE OF PROPERTY NOW OR FORMERLY OWNED BY T. B.
GARRISON, THENCE ALONG GARRISON PROPERTY NORTH 12-10 WEST 162.5
FEET TO IRON PIN, THENCE NORTH 9-34 WEST 37.5 FEET TO IRON PIN
AT THE CORNER OF LOT NO. 3, THENCE ALONG LINE OF LOT NO. 3
SOUTH 77-50 WEST 201.7 FEET TO IRON PIN ON THE EASTERN SIDE OF
SINGING PINES DRIVE, THENCE ALONG SINGING PINES DRIVE SOUTH 12-
10 EAST 200 FEET TO THE POINT OF BEGINNING.

BEING THE SAME LOT CONVEYED TO ROY C. ELLISON AND KATHY W.
ELLISON BY DEED OF D. RAY CLARY AND SANDRA J. CLARY, DATED
SEPTEMBER 9, 1976, RECORDED IN THE R.M.C. OFFICE FOR GREENVILLE
COUNTY, S.C., IN DEED BOOK 1042 AT PAGE 594. BEING THE SAME
LOT CONVEYED TO CLIFFORD A. KELLER AND BRENDA S. KELLER BY
DEED OF ROY C. ELLISON AND KATHY W. ELLISON, DATED October 31,
1980, RECORDED IN THE R.M.C. OFFICE FOR GREENVILLE COUNTY
S. C.



SINGING PINES DRIVE, Riverwood Subdivision, Rt. 13

which has the address of GREENVILLE, SC 29611
(Street) (City)
(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.

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