

RECORDED
11 11 10 20 AM '80
M.C. RUSLEY

1524-483

MORTGAGE

THIS MORTGAGE is made this 14th day of November,
19 80, between the Mortgagor, D. GALE GRAF and MARY K. GRAF

_____, (herein "Borrower"), and the Mortgagee,
Perpetual Federal Savings and Loan Association, whose address is 907 North Main Street, Anderson, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of SIXTY THOUSAND DOLLARS AND
NO/100----- (\$60,000.00)----- dollars, which indebtedness is evidenced by Borrower's
note dated November 14, 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
December 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 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 Greenville
State of South Carolina.

ALL that certain piece, parcel or lot of land, located, lying and being
in the County of Greenville, State of South Carolina, being known and
designated as Lot No. 28 on plat entitled " COLLINS CREEK, Section Two";
dated July 30, 1979, prepared by C. O. Riddle, recorded in the Greenville
County RMC Office in Plat Book 7-C at Page 57 and having, according to
said plat, the following metes and bounds, to-wit:

Beginning at a point on the Southern side of the right-of-way of Collins
Creek, at the joint front corner of Lots 27 and 28 and running thence
along the joint line of said lots S. 26-22 W. 251.32 feet to a point at
the joint rear corner of Lots 27 and 28; thence running S. 63-12 E. 196.45
feet to a point; thence running N. 67-25 E. 13.02 feet to a point on the
Western side of the right-of-way of Collins Place; thence running N. 15-44
E. 66.22 feet to a point; thence running N. 13-45 E. 177.0 feet to a point;
thence running N. 31-14 W. 35.36 feet to a point on the Southern side of
the right-of-way of Collins Creek; thence running along said right-of-
way N. 69-56 W. 125.0 feet to a point at the joint front corner of Lots
27 and 28, the point and place of beginning.

THIS is the same property conveyed to the mortgagors herein by deed of
Collins Creek, Inc., dated September 30, 1980 and recorded October 1,
1980 in the RMC Office for Greenville County in deed Book 1134 at page
730.

DOCUMENTARY
STAMP
20.00

which has the address of _____
(Street) (City)

(State and Zip Code) (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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