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**MORTGAGE**

THIS MORTGAGE is made this 26th day of November, 1980, between the Mortgagor KENNETH A. BAKER and MARIJKE J. C. BAKER

WLB (herein "Borrower"), and the Mortgagee, Perpetual Federal Savings and Loan Association, ~~an incorporation 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 Fifty Thousand and 00/100ths dollars, which indebtedness is evidenced by Borrower's note dated November 26, 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, 2005

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 with the buildings and improvements thereon, lying and being at the easterly intersection of Sweetwater Road and Shady Creek Court, near the City of Greenville, South Carolina, being known and designated as Lot No. 493 on plat entitled "Map 2, Section 2, Sugar Creek," as recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 7-X at Page 19, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the easterly side of Shady Creek Court, said pin being the joint front corner of Lots 492 and 493 and running thence with the common line of said lots N. 72-30-15 E., 125 feet to an iron pin, the joint rear corner of Lots 492, 493, and 494; thence with the common line of Lots 493 and 494 N. 7-06-31 E., 124.61 feet to an iron pin on the southerly side of Sweetwater Road; thence with the southerly side of Sweetwater Road S. 86-39-58 W., 156.66 feet to an iron pin at the easterly intersection of Sweetwater Road and Shady Creek Court; thence with the easterly intersection of Sweetwater Road and Shady Creek Court S. 28-32-11 W., 34.71 feet to an iron pin on the easterly side of Shady Creek Court; thence with the easterly side of Shady Creek Court S. 17-29-45 E., 127.52 feet to an iron pin, the point of beginning.

This is the same property conveyed to Mortgagor herein by deed of Cothran & Darby Builders, Inc., of even date, to be recorded herewith.

which has the address of 101 Shady Creek Court, Greer  
(Street) (City)  
South Carolina 29651 (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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