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**MORTGAGE**

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THIS MORTGAGE is made this Eleventh day of November 1980 between the Mortgagor, David Lee Parks and Loretta D. Parks (herein "Borrower"), and the Mortgagee, Greenville County Redevelopment Authority (herein "Lender"), whose address is Bankers Trust Plaza, Box PP-54, Greenville, SC (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty One Thousand Eight Hundred Forty Seven and 82/100 dollars, which indebtedness is evidenced by Borrower's note dated November 11, 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 piece, parcel or lot of land, with the improvements thereon, situate, lying and being in or near Greenville, in the County of Greenville, South Carolina, and being more particularly described as Lot No. 182, Section 1, as shown on plat entitled "Subdivision for Abney Mills, Brandon Plant, Greenville, South Carolina", made by Dalton & Neves, Engineers, Greenville, South Carolina, February, 1959, recorded in the RMC Office for Greenville County in Plat Book QQ at Pages 56 to 59. According to said plat the within described lot fronts on Baldwin Street 72 feet.

DERIVATION: This being the same lot conveyed to the Mortgagor herein by virtue of a deed from the Greenville County Redevelopment Authority, Greenville, South Carolina, to be recorded in the RMC Office for Greenville County, South Carolina, herewith.

Greenville County Redevelopment Authority  
Bankers Trust Plaza Box PP-54  
Greenville, SC 29601

which has the address of 22 Baldwin Street, Greenville, South Carolina (herein "Property Address");  
29611 (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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