

THIS MORTGAGE is made this 21 day of November, 1980, between the Mortgagor, Charles Ernest Ward

(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 Two Thousand Three Hundred Fifty and No/100 (\$42,350.00) dollars, which indebtedness is evidenced by Borrower's note dated November 21, 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 CEW

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 situate, lying and being in the County of Greenville, State of South Carolina and being more particularly shown as Lot 6, Block E on a plat of Brookforest Subdivision prepared by Piedmont Engineering Service in August, 1950 and recorded in the R.M.C. Office for Greenville County in Plat Book BB at Page 41 and having the following metes and bounds as shown on said plat to-wit:

BEGINNING at a point on the Northwest side of Fairmont Avenue, the joint front corner of Lots 6 and 7 and running thence with the common line of said lots North 64-03 West 182.7 feet to a point the joint rear corner of said lots along a creek line, thence turning and running with said creek, the cord of said creek line being North 19-00 East 54.1 feet to joint rear corner of Lots 5 and 6, thence turning and running with the common line of said lots South 69-24 East 187 feet to a point on Fairmont Avenue the joint front corner of said lots, thence turning and running with Fairmont Avenue South 25-57 West 70 feet to the point of beginning.

The above-described property is the same property conveyed to the Mortgagor herein by deed of Hathaway Company, Inc. dated November 21, 1980 and to be recorded herewith.

which has the address of 22 Fairmont Drive Greenville (City) South Carolina 29605 (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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