



MORTGAGE

THIS MORTGAGE is made this 19th day of JUNE, 1981, between the Mortgagor, Daniel R. Perkins and Shelia B. Perkins, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association, a corporation organized and existing under the laws of the United States of America, whose address is 301 College Street, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Nine Thousand-Five Hundred and no/100 (\$9,500.00) Dollars, which indebtedness is evidenced by Borrower's note dated June 19, 1981, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on July 1, 1991.....;

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 situate, lying and being in the state of South Carolina, County of Greenville, in the Town of Simpsonville, located on the northwestern side of Rainwood Drive and being known and designated as Lot No. 276 on plat of Poinsettia, Sec. 5, said plat being recorded in the RMC Office for Greenville County in Plat Book 4R, Page 87 and also being shown on a more recent plat entitled "Property of Daniel R. Perkins and Shelia B. Perkins" prepared by Freeland & Associates, dated May 11, 1979, and having, according to said plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on the northwestern side of Rainwood Drive, joint front corner of Lots 275 and 276 and running thence with the line of Lot 275, N. 69-54 W. 170.19 feet to an iron pin; thence turning and running along the rear lot line of Lot 276, N. 25-40 E. 145.15 feet to an iron pin, joint rear corner of Lots 276 and 277; thence turning and running along the line of Lot 277, S. 59-40 E. 182.05 feet to an iron pin on the northwestern side of Rainwood Drive; thence along said Rainwood Drive, S. 38-45 W. 52.2 feet to an iron pin; thence continuing along Rainwood Drive, S. 25-53 W. 63.0 feet to an iron pin, the point of beginning.

This being the same property conveyed to the mortgagors herein by deed of Marilyn R. Graham, and recorded in the RMC Office for Greenville County on May 18, 1979, in Deed Book 1102, and Page 851, and by deed of Stephen H. Graham, and recorded in the RMC Office for Greenville County on May 18, 1979, in Deed Book 1102, and Page 861.

This is a second mortgage and is junior in lien to that mortgage executed by Daniel R. Perkins and Shelia B. Perkins, in favor of First Federal Savings and Loan, which mortgage is recorded in the RMC Office for Greenville County in Book 1466, and Page 983.

which has the address of 112 Rainwood Drive Simpsonville,
(Street) (City)
South Carolina 29681 (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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