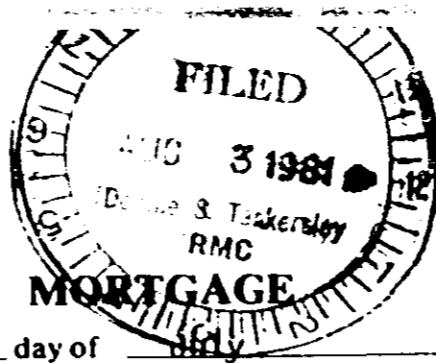


STATE OF SOUTH CAROLINA)
COUNTY OF GREENVILLE)



BOOK 1548 PAGE 961

THIS MORTGAGE is made this 30th day of July, 1981, between the Mortgagors, David M. Barron and Susan S. Barron, of the County of Greenville, State of South Carolina-----, (herein "Borrower"), and the Mortgagee, Perpetual Federal Savings and Loan Association, who address is 907 North Main Street, Anderson, South Carolina (herein "Lender").

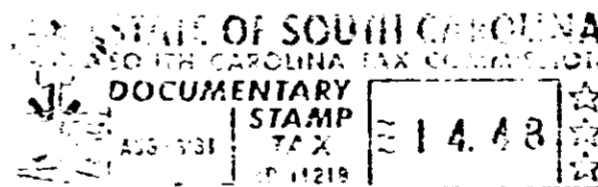
WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty-six Thousand Two Hundred and No/100 (\$36,200.00) ----- dollars, which indebtedness is evidenced by Borrower's note dated July 30, 1981, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid due and payable on August 1, 2011.

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 County of Greenville, State of South Carolina, and being known and designated as Lot No. 197, Sunny Slopes Subdivision, Section Three, according to a plat prepared of said property by C. O. Riddle, Surveyor, dated November 11, 1976, and which plat is recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 6-H, at Page 11, and having, according to said plat, the following courses and distances, to wit:

BEGINNING at a point on the edge of Cedar Creek Drive, joint front corner with Lot 186 and running thence with the common line with Lot 186, 187, 188 and 189, N. 57-11 E. 215.8 feet to a joint, joint rear corner with Lot 196; thence running with the common line with Lot 196, N. 55-18 W. 142.8 feet to a point on the edge of Cedar Creek Drive; thence running with the edge of said Drive as a line, the following courses and distances: S. 20-10 W. 121.3 feet and S. 14-40 W. 87.19 feet to the point of beginning.

And being the same property conveyed unto Perpetual Federal Savings and Loan Association by deed of Robert Lee Whitfield and Diane D. Whitfield, dated July 10, 1981, recorded July 14, 1981, in the aforesaid R.M.C. for Greenville County, S. C., in Deed Book 1151, at Page 667. Also being the same lot of land conveyed unto David M. Barron and Susan S. Barron by deed of Perpetual Federal Savings and Loan Association, dated July 30, 1981, recorded July , 1981, in the R.M.C. Office for Greenville County, South Carolina.



which has the address of 197 Cedar Creek Drive, Sunny Slopes Subdivision,
(Street) (City)
Travelers Rest, South Carolina 29690 (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 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.