

THIS MORTGAGE is made this 30th day of November, 1981, between the Mortgagor, Lawrence T. Acker (herein "Borrower"), and the Mortgagee, The South Carolina National Bank, a corporation organized and existing under the laws of South Carolina, whose address is 15 South Main Street, Greenville, South Carolina 29601 (herein "Lender").

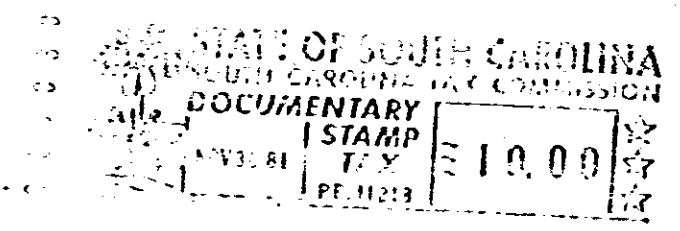
WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty Five Thousand and No/100 (\$25,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated November 30, 1981 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on November 30, 1987.

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 all improvements thereon, or hereafter constructed thereon, situated, lying and being in the State of South Carolina, County of Greenville, as is more fully shown on a plat entitled "parcel survey for Yvonne A. McPherson" prepared by Carolina Surveying Co., dated April 8, 1975, containing 0.41 acres and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on Northern side of the turnaround of Hardale Court and running thence with the curvature the chord of which is N. 61-10 W. 40 feet to an iron pin running thence N. 8-20 W. 113.2 feet to an iron pin; thence N. 66-0 East 144 feet to an iron pin running thence S. 27-0 E. 79.4 feet running thence S. 44-20 W. 165.3 feet to the point of beginning.

BEING the same property conveyed to Lawrence T. Acker by deed of Frank P. McGowan, Jr., as Master In Equity for Greenville County on August 23, 1978, and recorded on May 5, 1980, as noted in Mortgage Volume 1125, Page 156, in the Office of the R. M. C. for Greenville County.



which has the address of 104-A Hardale Court, Greenville (City), South Carolina 29607 (State and Zip Code). (herein "Property Address");

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.

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