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S.C.

MORTGAGE

THIS MORTGAGE is made this 27th day of April 1981, between the Mortgagor, GORDON C. CARTER

(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 TWENTY SIX THOUSAND DOLLARS AND NO/100----- (\$26,000.00)-----dollars, which indebtedness is evidenced by Borrower's note dated April 27, 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 MAY 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 piece, parcel or lot of land, situate, lying and being in Greenville Township, County of Greenville, State of South Carolina, on the Northern side of Lynhurst Drive, being known and designated as Lot No. 62, Section I, as shown on a plat of Oak Crest, recorded in the RMC Office for Greenville County, South Carolina in Plat Book GG at Pages 110 and 111 and having, according to said plat, the following metes and bounds:

BEGINNING at an iron pin on the Northern side of Lynhurst Drive at the joint front corner of Lots Nos. 61 and 62 and running thence with the Northern side of Lynhurst Drive N. 60-02 E. 80 feet to an iron pin at the corner of Lot No. 63; thence with the line of Lot No. 63, N. 29-58 W. 150 feet to an iron pin at the corner of Lot No. 48; thence with the line of Lots Nos. 48 and 49 S. 60-02 W. 80 feet to an iron pin in the rear line of Lot No. 49 and at the corner of Lot No. 61; thence with the line of Lot No. 61 S. 29-58 E. 150 feet to the point of beginning.

THIS is the same property conveyed to the mortgagor herein by deed of Raymond M. Faubion, dated April 27, 1981, and recorded April 28, 1981.

which has the address of 11 Lynhurst Drive Greenville South Carolina 29611 (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 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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