



**MORTGAGE**

REC: 1544 630

THIS MORTGAGE is made this 11th day of June, 1981, between the Mortgagor, Robert D. Perkinson and Jeanne S. Perkinson (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings & Loan Association, a corporation organized and existing under the laws of United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina, (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ Six Thousand Dollars and no/100 which indebtedness is evidenced by Borrower's note dated June 11, 1981 and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on August 1, 1986

TO SECURE to Lender 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, 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 the buildings and improvements thereon, lying and being on the northwesterly side of Middle Brook Road, near the city of Greenville, S. C., being known and designated as Lot No. 305 on plat entitled "Map No. 1, Section 1, Sugar Creek" as recorded in the RMC Office for Greenville County, S. C., in Plat Book 50, Page 17 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northwesterly side of Middle Brook Road, said pin being the joint front corner of Lots 304 and 305 and running thence with the common line of said lots N. 49-15-00 W. 170 feet to an iron pin, the joint rear corner of Lots 304 and 305; thence S. 33-18-53 W. 124.23 feet to an iron pin, the joint rear corner of Lots 305 and 306; thence with the common line of said lots S. 49-15-00 E. 153.79 feet to an iron pin on the northwesterly side of Middle Brook Road; thence with the northwesterly side of Middle Brook Road N. 40-45-00 E. 124.18 feet to an iron pin, the point of beginning.

This property is hereby conveyed subject to such easements, restrictions, or right of way as may appear of record or on the premises.

This being the identical property conveyed to the Grantor by deed of Cothran & Darby Builders, Inc. dated August 9, 1974 and recorded August 9, 1974 in Deed Book 1004 at page 549.

As a part of the consideration herein the grantees herein do hereby assume and agree to pay the balance due of \$30,302.26 on that certain mortgage given by Cothran & Darby Builders, Inc. to Security Federal Savings and Loan Association in the original amount of \$47,000.00 dated and recorded May 23, 1974 in the RMC Office for Greenville County in Mortgage Book 1311 at page 481.



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which has the address of 110 Middle Brook Road, Greenville County, Greer, S. C. 29651 South Carolina 29651 (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 and rents, all of which 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 hereinafter 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, and that the Property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

UNIFORM COVENANTS Borrower and Lender covenant and agree as follows:

- 1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.
- 2. Funds for Taxes and Insurance. Subject to applicable law or a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and

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