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Cuddy & Deaneport PA
P.O. Box 10967
Greenville S.C. 29603

FILED
GREENVILLE CO S.C.
DEC 29 1983
MORTGAGE
DUNN & WINSLEY
R.M.C.

VOL 1641 PAGE 904

THIS MORTGAGE is made this 29th day of December 1983, between the Mortgagor, Derwood Ray Ward (herein "Borrower"), and the Mortgagee, The Palmetto Bank, a corporation organized and existing under the laws of the State of South Carolina, whose address is 470 Haywood Road, Greenville, South Carolina (herein "Lender").

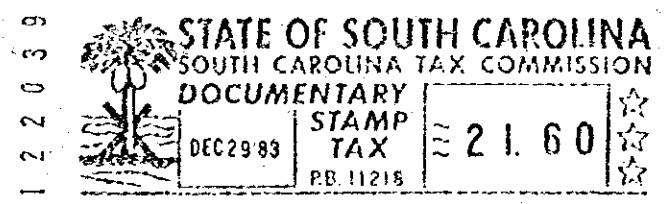
WHEREAS, Borrower is indebted to Lender in the principal sum of Fifty-Four Thousand & 00/100 (\$54,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated December 29, 1983 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on January 1, 2014.

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 in Greenville County, State of South Carolina, Chick Springs Township, located one mile West from Greer, South Carolina, near General Battery & Ceramic Corp., and being shown and designated as Lot No. 34 on a plat entitled "King Acres", made by John A. Simmons, Surveyor, dated August 10, 1963, and recorded in Plat Book "YY" at Page 153, Greenville County RMC Office and having according to said plat the following courses and distances, to-wit:

BEGINNING at a point on the Southern side of Sylvan Drive at the joint front corner of Lots Nos. 33 & 34 and running thence S. 15-20 E. 180 feet to joint rear corner of Lots Nos. 33 & 34; thence N. 48-20 E. 149.5 feet to the joint rear corner of Lots 34 & 35; thence running N. 30-24 W. 132 feet to a point on Sylvan Drive; thence with Sylvan Drive S. 66-56 W. 100.6 feet to the point of beginning. For a more full and particular description, reference is hereby specifically made to the aforesaid plat.

This is the identical property conveyed to the Mortgagor herein by deed from King Acres, Inc. dated September 29, 1983, to be recorded herewith in the RMC Office for Greenville County, South Carolina.



which has the address of 102 Sylvan Drive, Greer, South Carolina (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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