

MORTGAGE

THIS MORTGAGE is made this 30th day of April 1984, between the Mortgagor, WILLIAM V. HARDISON and CHERYL A. HARDISON (herein "Borrower"), and the Mortgagee, THE PALMETTO BANK, a corporation organized and existing under the laws of South Carolina, whose address is 470 Haywood Road, Greenville, South Carolina 29607 (herein "Lender").

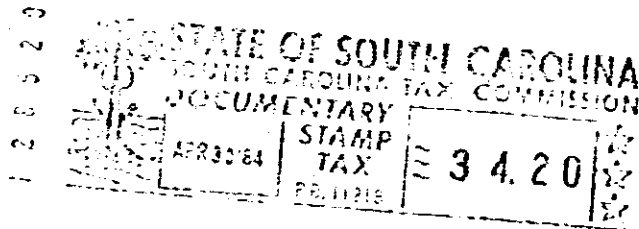
WHEREAS, Borrower is indebted to Lender in the principal sum of Eighty-Five Thousand Four Hundred Fifty & No/100 Dollars, which indebtedness is evidenced by Borrower's note dated April 30, 1984 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on May 1, 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, situate, lying and being on the Western side of Foxcroft Road, in the County of Greenville, State of South Carolina, being known and designated as Lot No. 23 as shown on plat of Section 1, Carter's Grove Subdivision, dated August, 1974, prepared by Dalton & Neves Co., and recorded in the RMC Office for Greenville County, S. C. in Plat Book 4-R, at Page 99, and having, according to said plat, the following metes and bounds:

BEGINNING at an iron pin on the Western side of Foxcroft Road, at the joint front corner of Lots Nos. 22 and 23, and running thence with the line of Lot No. 22, N. 79-24 W. 150 feet to an iron pin; thence N. 7-35 E. 100 feet to an iron pin at the joint rear corner of Lots Nos. 23 and 24; thence with the line of Lot No. 24, S. 79-27 E. 155.1 feet to an iron pin on the Western side of Foxcroft Road; thence with the line of Foxcroft Road, S. 10-31 W. 100 feet to the point of beginning.

This is the identical property conveyed to the Mortgagors herein by deed of Equitable Relocation Management Corporation, dated April 25, 1984, and recorded in the RMC Office for Greenville County, S. C. in Deed Book 1211, at Page 485, on April 30, 1984.



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which has the address of 406 Foxcroft Road, Greenville, S. C. 29615 (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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