

FILED
GREENVILLE CO. S. C.

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DONNIE S. TANKERSLEY
R.M.C

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MORTGAGE

THIS MORTGAGE is made this 19th day of August, 1980, between the Mortgagor, Lawson H. Ballard, Jr and Marianne W. Ballard, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association, a corporation organized and existing under the laws of the United States of America, whose address is 301 College Street, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Forty Thousand and No/100ths Dollars, which indebtedness is evidenced by Borrower's note dated August 19, 1980, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on September 1, 2010.....;

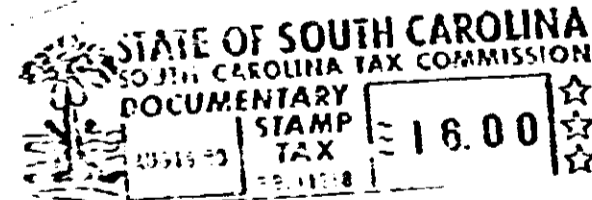
TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 located in the County of Greenville, State of South Carolina lying and being on the southern side of Wilderness Lane, being known as Lot No. 80 and a part of Lot No. 79 on a plat of Cleveland Forest, said plat being recorded in the R.M.C. Office for Greenville County in Plat Book M at Page 137 and having, according to a more recent plat entitled "Property of Lawson H. Ballard, Jr. and Marianne W. Ballard" prepared by Freeland & Associates dated August 18, 1980, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Wilderness Lane at the joint front corner of Lots Nos. 80 and 82 and running thence with the line of Lot No. 82, S. 25-52 E. 151.3 feet to an iron pin; thence S. 72-16 W. 105.1 feet to an iron pin in the line of Lot No. 79; thence with a new line N. 19-38 W. 150.3 feet to an iron pin on Wilderness Lane; thence with the southern side of Wilderness Lane N. 72-16 E. 90 feet to an iron pin, the point of beginning.

This is the identical property conveyed to the mortgagors herein by deed of Mary Evelyn Allen Steele dated August 19, 1980, and recorded in the R.M.C. Office for Greenville County in Deed Book 1131 at Page 537.

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which has the address of 134 Wilderness Lane, Greenville
(Street) (City)
South Carolina (herein "Property Address");
(State and Zip Code)

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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