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**MORTGAGE**

THIS MORTGAGE is made this 13th day of NOV, November 1980, between the Mortgagor, Chester R. Trower, Jr. and Wanza B. Trower

(herein "Borrower"), and the Mortgagee, Perpetual Federal Savings and Loan Association, ~~whose address is 907 North Main Street, Anderson, 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 Fifty five thousand six hundred and 00/100 dollars, which indebtedness is evidenced by Borrower's note dated November 13, 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 December 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 piece, parcel or lot of land, with all improvements thereon, located, lying and being in the City of Greenville, Greenville County, South Carolina, on the northeastern side of Faris Circle (formerly known as E. Faris Road), designated as Lot 98 on plat of Forest Heights, made by Dalton & Neves, Engineers dated June, 1944, revised by Piedmont Engineers in 1947, and recorded in the RMC Office for Greenville County in Plat Book P at Page 71 and having, according to said plat, the following metes and bounds, to wit:

Beginning at an iron pin on the eastern side of South Faris Circle at the joint front corner of Lots 98 and 99 and running thence along the joint line of said lots, N. 58-09 E. 227.0 feet to an old iron pin which lies approximately eight feet from the center line of a creek, the center line of which is the property line; thence along said creek, the traverse of which is S. 25-30 E. 201.6 feet to an old iron pin which lies approximately eight feet from the center line of said creek; thence S. 77-53 W. 225.0 feet to an old iron pin on the eastern side of South Faris Circle, the joint front corner of lots 98 and 97; thence along said street, N. 18-54 W. 25.0 feet to an iron pin and N. 31-00 W. <sup>100 feet</sup> to an old iron pin, the point and place of beginning.

This is the same property conveyed to the mortgagors herein by deed of The Equitable Life Assurance Society of the United States recorded in Deed Book 1137 at page 256 on November 13, 1980.

STATE OF SOUTH CAROLINA  
DOCUMENTARY  
STAMP  
TAX  
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which has the address of 111 Fairs Circle, Greenville, S. C. 29605  
(Street) (City)  
(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 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.

GCTO --- 1 NO1380 451

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