

MORTGAGE

THIS MORTGAGE is made this 24th day of March, 1981, between the Mortgagor, ELIZABETH POWELL CHRISTOPHER

, (herein "Borrower"), and the Mortgagee, Perpetual Federal Savings and Loan Association, who address is 907 North Main Street, Anderson, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of ELEVEN THOUSAND ONE HUNDRED TWENTY THREE DOLLARS AND 48/100--- dollars, which indebtedness is evidenced by Borrower's note dated March 24, 1981, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid due and payable on March 30, 1991.

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 situate, lying and being on the Northeastern side of Windemere Drive near the City of Greenville, in the County of Greenville, State of South Carolina and known and designated as Lot No. 11, Map 2, of a Subdivision known as Cherokee Forest, plat of which is recorded in the R.M.C. Office for Greenville County in Plat Book EE at Pages 190, and 191, and according to said plat, has the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Northeastern side of Windemere Drive at the joint front corner of Lots Nos. 10 and 11 and running thence N. 56-30 E. 175 feet to an iron pin; running thence N. 33-30 W. 100 feet to an iron pin; running thence S. 56-30 W. 175 feet to an iron pin on the Northeastern side of Windemere Drive; running thence with the Northeastern side of said Drive S. 33-30 E. 100 feet to an iron pin, point of beginning.

THIS is the same property conveyed to the mortgagors herein by deed of Robert L. Vinson, dated May 24, 1963, and recorded in the R.M.C. Office for Greenville County in Deed Book 723, at Page 456.

This is a third mortgage to that certain first mortgage in favor of Prudential Insurance Company of America, dated November 2, 1960, and recorded in the R.M.C. Office in REM Book 840, at Page 585, in the original amount of \$16,800.00, and to that certain second mortgage in favor of United Virginia Corporation, dated December 16, 1980, and recorded in the R.M.C. Office for Greenville County in REM Book 1527, at Page 608, in the original amount of \$15,125.00.

which has the address of 22 Windemere Drive Greenville,
(Street) (City)

South Carolina 29615 (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.

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