

MORTGAGE

THIS MORTGAGE is made this 9th day of December 19 77, between the Mortgagor, Thomas A. Baldwin, (therein "Borrower"), and the Mortgagee, South Carolina Federal Savings and Loan Association, a corporation organized and existing under the laws of the United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty-Two Thousand Eight Hundred Fifty and no/100 Dollars, which indebtedness is evidenced by Borrower's note dated December 9, 1977, (therein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on November 1, 2007

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 in the State of South Carolina, County of Greenville, in Chick Springs Township, School District 9-C, in what is known as Piedmont Park, and being known and designated as a part of the Property of L.M. Davis according to Plat made by R.E. Dalton, Surveyor, June 1944, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at a stone, formerly corner of Property of J.P. Carlisle, now or formerly owned by Walter Goldsmith and P.R. Long, which point is approximately 75 feet West of Rutherford Road, and running thence along the line of property now or formerly of Goldsmith and Long, N. 72-31W 1,009.4 feet to an iron pin at corner of property now or formerly of Everett Green; thence along line of property now or formerly of Green, N. 19-30E. 675 feet more or less, to a point in the center of a creek as shown on said plat; thence in a southeasterly direction along the center of said creek and with the creek as the line to a point on the west side of Rutherford Road, at the intersection of said creek with said Rutherford Road; thence along the west side of said Rutherford Road, S. 21-22 W. approximately 125 feet, more or less, to an iron pin; thence S. 31-55 W. 203.8 feet to stone at the point of beginning, said property containing approximately ten (10) acres.

This being the same property conveyed to Mortgagor herein by deed of Andrea Hudson dated December 9, 1977, and recorded in the RMC Office for Greenville County, S. C. in Deed Book 1070 at page 11

which has the address of 403 Piedmont Park Road, S.C. 29609 (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 law fully 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.

GCTO ----- DT 12 77 1290

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