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MORTGAGE

THIS MORTGAGE is made this 19th day of May 19 81, between the Mortgagor, Robert C. Sykes and Betsy C. Sykes (herein "Borrower"), and the Mortgagee, First National Bank of South Carolina, its successors & assigns, a corporation organized and existing under the laws of the State of South Carolina, whose address is P. O. Box 225, Columbia, South Carolina 29202 (herein "Lender").

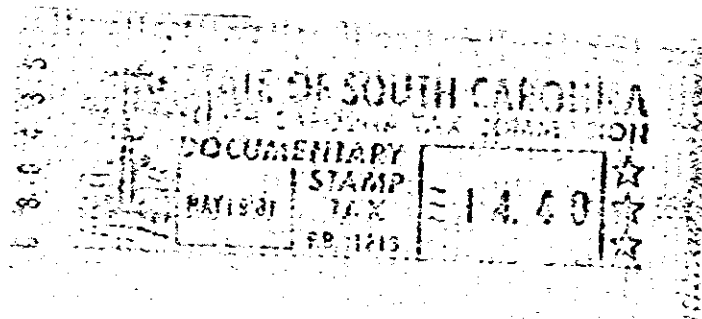
WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty-Six Thousand and 00/100 Dollars, which indebtedness is evidenced by Borrower's note dated May 19, 1981 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on June 1, 2001;

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 in the City of Greenville, Greenville County, South Carolina, and according to plat of property of Robert C. Sykes and Betsy C. Sykes made by Carolina Surveying Company, May 15, 1981, recorded in the RMC Office for Greenville County in Plat Book 8-0 at Page 80, having the following metes and bounds, to-wit:

BEGINNING at a point on the northeasterly side of Pine Forest Drive which point is 149.2 feet S 46-19 E from the intersection on Pine Forest Drive and Crescent Avenue and running thence N 45-15 E 180 feet; thence S 45-58 E 114.2 feet; thence S 46-51 W 180 feet to a point on Pine Forest Drive; thence with Pine Forest Drive N 43-34 W 10 feet and N 46-19 W 99.2 feet to the point of beginning.

This being the same property conveyed to the mortgagors herein by deed of Charles W. Weisel, Sr. recorded in the RMC Office for Greenville County on May 15, 1981 in Deed Book 1148 at Page 141.



which has the address of 309 Pine Forest Drive Greenville, South Carolina 29601 (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 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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