

30. S. C.  
28TH '81  
BANKERSLEY  
R.M.C.

**MORTGAGE**

THIS MORTGAGE is made this 24th day of August, 1981, between the Mortgagor, CHARLES R. BALDWIN AND SHIRLEY M. BALDWIN (herein "Borrower"), and the Mortgagee, FIRST NATIONAL BANK OF SOUTH CAROLINA, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is POST OFFICE BOX 225, COLUMBIA, S. C. 29202 (herein "Lender").

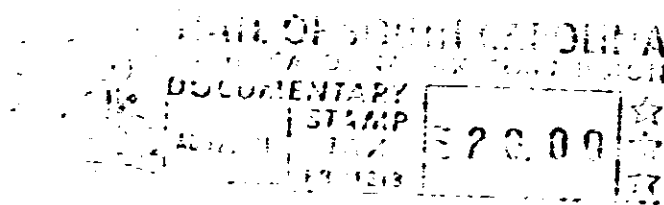
WHEREAS, Borrower is indebted to Lender in the principal sum of FIFTY THOUSAND DOLLARS AND NO/100 Dollars, which indebtedness is evidenced by Borrower's note dated August 24, 1981 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on September 1, 2011.

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 in the State of South Carolina, County of Greenville, Town of Mauldin, being known and designated as Lot No. 165 on plat of Forrester Woods, Section IV, recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 4-R, at Page 68, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on Royal Oak Road, joint front corner of Lots 165 and 166 and running thence along the common line of said lots, N. 22-05 W. 150.5 feet to an iron pin; thence along line of lots 165 and 175, N. 68-55 E. 100 feet to an iron pin; thence S. 51-45 E. 1-4.3 feet to an iron pin on Royal Oak Road; thence along Royal Oak Road, S. 48-43 W. 33.8 feet to a point; thence continuing with Royal Oak Road S. 62-55 W. 140 feet to the point of BEGNNING.

THIS is the same property conveyed to the Mortgagor's herein by deed of William M. Owens, Jr. and Nancy G. Owens, dated October 7, 1975, and recorded October 9, 1975, in the R.M.C. Office for Greenville County, S. C. in Deed Book 1025 at Page 563.



which has the address of 117 Royal Oak Drive Mauldin, South Carolina 29662 (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 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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