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MORTGAGE

THIS MORTGAGE is made this 24 day of June, 1981, between the Mortgagor, Joseph D. Lipka and Deborah S. Lipka, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association, a corporation organized and existing under the laws of the United States of America, whose address is 301 College Street, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of SEVENTY-EIGHT THOUSAND FIVE HUNDRED AND NO/100 Dollars, which indebtedness is evidenced by Borrower's note dated June 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 July 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 situate on the southerly side of Plantation Drive in the County of Greenville, State of South Carolina, being shown as Lot No. 75 on a plat of Holly Tree Plantation, Phase III, Section I, dated September 1, 1978, prepared by Piedmont Engineers Architects, & Planners, recorded in Plat Book 6H, at page 74 in the RMC Office for Greenville County and according to a plat by Carolina Surveying Company, dated June 23, 1981 and having the following metes and bounds, to-wit;

BEGINNING at an iron pin at the front joint corners of Lots 74 and 75 and running thence S. 5 - 49 E. 148.5 feet to an iron pin at the joint rear corners of Lots 74 and 75; thence running S. 77-36 W., 125.0 feet to an iron pin at the joint rear corners of Lots 75 and 76; thence running N. 2-31 W. 160.2 feet to a point; thence running N. 84-03 E. 9.0 feet to a point; thence running N. 82-52 E. 100.0 feet to a point; thence running N. 77-50 E. 6.0 feet to the point of beginning. This is the same property conveyed to the mortgagor by deed of Foothills Delta P., Inc., dated June 24, 1981 and recorded in the RMC Office for Greenville County in Deed Book 1150 at page 511.

STATE OF SOUTH CAROLINA
DOCUMENTARY TAX STAMP
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which has the address of Lot 75, Plantation Drive, Simpsonville, SC. 29681,
(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.

NOTED
JUN 24 1981
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