

FILED
GREENVILLE CO. S.C.
DEC 3 11 59 AM '84
DONNIE S. FANKERSLEY
R.M.C.

VOL 1692 PAGE 416

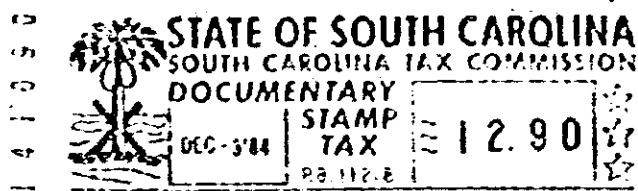
[Space Above This Line For Recording Data]

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on November 30th
19 84. The mortgagor is Nancy H. Williams
("Borrower"). This Security Instrument is given to First Federal
Savings and Loan Association of South Carolina, which is organized and existing
under the laws of the United States of America, and whose address is 301 College Street,
Greenville, South Carolina 29601
Borrower owes Lender the principal sum of Forty Three Thousand and no/100 (\$43,000.00)
Dollars (U.S. \$43,000.00). This debt is evidenced by Borrower's note
dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not
paid earlier, due and payable on December 1, 2014. This Security Instrument
secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and
modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this
Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument
and the Note. For the purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and
assigns the following described property located in Greenville County, South Carolina:

ALL that certain piece, parcel and lot of land, situate, lying and being at the
northwestern corner of the intersection of Monarch Place and Osprey Way in
Greenville County, South Carolina and being known and designated as Lot No. 45
on Plat of Section II, Wedgewood Place recorded in the RMC Office for Greenville
County, South Carolina in Plat Book 10-M at Page 21 and being more particularly
described according to a recent survey prepared for Nancy H. Williams by Carolina
Surveying dated November 20, 1984 and recorded in the RMC Office for Greenville
County, South Carolina in Plat Book 11-D at Page 4 with reference to said
plat being hereby craved for a metes and bounds description of said property.

The above described property is the same acquired by the mortgagor by deed from
Independent Properties, Inc., recorded of even date herewith.



REC-504
DEC 5 1984
REC-504

which has the address of Lot 45, Monarch Place Taylors
(Street) (City)
South Carolina 29687 ("Property Address");
(Zip Code)

TO HAVE AND TO HOLD such property 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 rights and stock and all fixtures now or hereafter a part of the property. All
replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this
Security Instrument 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 and that the Property is unencumbered, except for encumbrances of record.
Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any
encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with
limited variations by jurisdiction to constitute a uniform security instrument covering real property.

0410

4328-RV-2