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GREENVILLE S.C.

First Federal of South Carolina
Post Office Box 408
Greenville, South Carolina 29602

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JOHNIE D. WATSON
R.M.C.

MORTGAGE

THIS MORTGAGE is made this 1st day of April, 1983, between the Mortgagor, Joel Harold Gibson, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association of South Carolina, 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 \$2200.00 (Seven thousand two hundred and 00/100) Dollars, which indebtedness is evidenced by Borrower's note dated April 1, 1983, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on April 1, 1990.

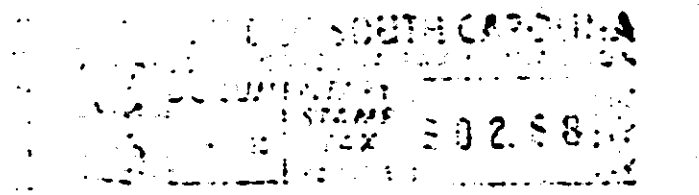
TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 in Greenville Township, Greenville County, State of South Carolina, about two and one-half miles west of Greenville Court House, on the Southern Railroad, having the following metes and bounds:

BEGINNING at a pin at or near a ditch, the Southern Railroad line, and the Bent Bridge Road, and running thence with the Bent Bridge Road northerly 160 feet to a pin; thence eastwardly 74 feet to the railroad right of way; thence along the railroad right of way westernly 160 feet to the beginning corner.

This is the same property conveyed to W. M. Gibson by Deed of W. H. George dated December 28, 1942, and recorded in the RMC Office for Greenville County on December 28, 1942 in Deed Book 250 at Page 23. W. M. Gibson died testate, as appears in the Office of Probate Court of Greenville County in Apartment 530 at File 8, devising his real estate to his daughter Sarah Jane Gibson for her natural life, but in the event of her marriage, to his grandson Joel Harold Gibson. As appears by unrecorded affidavit of Ethel C. Durham and Roy E. Durham dated May 28, 1981, Sarah Jane Gibson is also known as Sallie Jane Gibson and Joel Howard Gibson is also known as Joel Harold Gibson. Joel Harold Gibson is now the sole owner of the above described property pursuant to said will of W. M. Gibson on account of marriage of Sallie Jane Gibson to Carlton Coleman as recorded in the Office of the Probate Court for Pickens County in Volume 14, Page 52, License #1278.

This is a second mortgage and is Junior in Lien to that mortgage executed by Joel Harold Gibson to First Federal which mortgage is recorded in the RMC Office for Greenville County on June 23, 1981 in Book 1544 at Page 950.



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which has the address of 123 Page Drive, Greenville, South Carolina 29611 (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.