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1983 AUG 17

MORTGAGE

THIS MORTGAGE is made this 12th day of August 1983, between the Mortgagor, JAMES M. DUFFIE, (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 Ten thousand one hundred eighty three dollars and 08/100 Dollars, which indebtedness is evidenced by Borrower's note dated August 12, 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 August 30, 1993.

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 lot of land in Greenville County, South Carolina, being shown as Lot 23 on plat of Property of James H. Campbell recorded in the RMC Office for Greenville County in Plat Book AA at Page 109 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southwestern side of Springfield Avenue at the joint front corner of Lots 23 and 24 and running thence with the line of Lot 24, S. 69-42 W. 145.6 feet to an iron pin; thence N. 14-13 W. 80.45 feet to a point at the joint rear corner of Lots 22 and 23; thence with the line of Lot 22, N. 69-42 E. 137.2 feet to an iron pin on Springfield Avenue; thence with said Springfield Avenue S. 20-18 E. 80 feet to the point of beginning.

This being the same property conveyed to the Mortgagor herein by deed of William G. Burns and Margie S. Burns dated January 3, 1969, recorded January 6, 1969, in the RMC Office for Greenville County, S.C., in Deed Book 859 at Page 388.

which has the address of 20 Springfield Avenue Greenville
South Carolina (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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