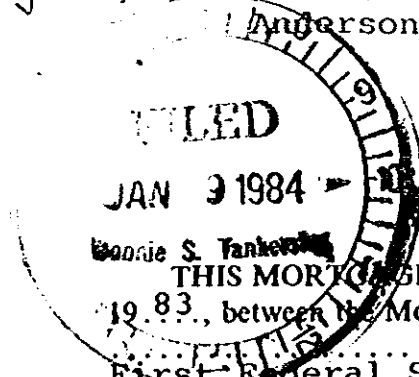


Mail to First Federal Savings & Loan Association, P. O. Box 1777,
Anderson, South Carolina 29622.



ADJUSTABLE RATE
MORTGAGE

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THIS MORTGAGE is made this 30th day of December, 1983, between the Mortgagor, Rowark Campbell and Barbara Ellis Campbell, (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 201 North Main Street, Anderson, South Carolina 29621 (herein "Lender"). This mortgage includes an adjustable rate loan rider which is hereby incorporated by reference and made a part hereof. WHEREAS, Borrower is indebted to Lender in the principal sum of Forty-nine Thousand and No/100 (\$49,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated December 30, 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 January 1, 2014, further providing for renewals at intervals of every 12 months with adjustments to interest rates and monthly payments at every renewal, with final maturity on Jan. 1, 2014, at which time the balance of indebtedness, if not sooner paid, shall come due and payable.

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 Anderson, and Greenville, State of South Carolina:

All that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Anderson, School District Number 500, in the City of Anderson, lying on the Northern side of Beauregard Avenue and being shown and designated as Lot Number Ninety-one (91) and the Western one-half of Lot Number Ninety-two (92) on plat of Section "C" of Hampton Fields, Inc., made by Harry U. Earle, Reg. L. S., recorded in the Office of the Clerk of Court for the County of Anderson, S. C., in Plat Book 27 at page 3, and being also shown in the aggregate on resurvey thereof made by D. G. Casey, Reg. L. S., dated February 26, 1966, and recorded in the aforesaid Clerk's Office in Plat Book 62 at page 233, and as shown on resurvey, said lot is bounded on the North by Lots Numbers 104 and 105 of said plat, on the West by Lot No. 90 of said plat, on the South by Beauregard Avenue, and on the East by the Eastern one-half of Lot No. 92 of said plat; and being the same lot of land conveyed unto mortgagors herein by deed of Barbara Jean Grogan, of even date, to be recorded simultaneously herewith.

ALSO, all that piece, parcel or lot of land in the County of Greenville, Town of Mauldin, State of South Carolina, situate, lying and being on the southern side of Old Mill Road and being known and designated as Lot Number Thirty-three (33) on plat of Hillsborough, Section I, recorded in the RMC Office for Greenville County in Plat Book WWW at page 56, and having according to said plat, the following metes and bounds, to-wit: BEGINNING at an iron pin on the southern side of Old Mill Road at the joint front corner of Lots 33 and 34 and running thence with the common line of said Lots South 47 degrees 11 minutes West 140 feet to an iron pin at the joint rear corner of said lots; thence North 61 degrees 50 minutes West 107.5 feet to an iron pin; thence North 44 degrees 30 minutes West 170 feet to an iron pin on Old Mill Road; thence with said Road South 45 degrees 30 minutes East 95.9 feet to an iron pin; thence continuing with Old Mill Road South 45 degrees 07 minutes East 14.1 feet to the point of beginning; and being the same property conveyed unto mortgagors herein by deed of Ralph Guest, dated October 7, 1981, of record in the RMC Office for Greenville County, S. C., in Deed Book 1156 at page 559.

which has the address of 208 Beauregard Avenue, Anderson, S. C. and 300 Old Mill Road, Mauldin, S. C. (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 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.

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