

MORTGAGE

THIS MORTGAGE is made this 16th day of January 1984 between the Mortgagor, DENNIE L. DILLARD, III and JANICE C. DILLARD (herein "Borrower"), and the Mortgagee, BANKERS MORTGAGE CORPORATION, a corporation organized and existing under the laws of The State of South Carolina, whose address is P.O. Drawer F-20, Florence, South Carolina 29501 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of SIXTY FOUR THOUSAND and NO/100 (\$64,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated January 16, 1984 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on February 1, 2014;

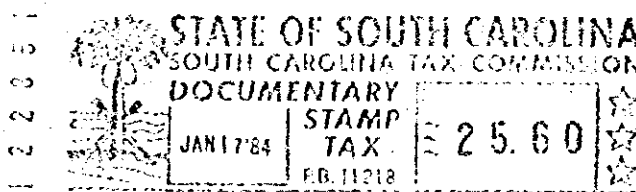
To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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, situate, lying and being in Greenville County, South Carolina, being shown and designated as Lot No. 6 on a plat entitled "Devenger Place-Section 7", recorded in Greenville County Plat Book 5-P at Page 3, and being further shown on a more recent plat entitled "Property of Dennie L. Dillard, III and Janice C. Dillard", dated January 12, 1984, by Freeland & Associates, and having, according to said plats, the following metes and bounds, to-wit:

Beginning at an iron pin on the southern edge of Richfield Terrace at the joint front corner of Lot No. 5 and running thence along the southern edge of Richfield Terrace, S. 59-18 E. 85 feet to an iron pin at the joint front corner with Lot 7; thence along the joint line with Lot 7, S. 30-42 W. 150 feet to an iron pin; thence N. 59-18 W. 85 feet to an iron pin at the joint rear corner with Lot 5; thence along the joint line with Lot 5, N. 30-42 E. 150 feet to the point of beginning.

This being the identical property conveyed to the mortgagors herein by deed of Jimmy F. Wolfkill and Sharon E. Wolfkill to be recorded herewith.

THE STEP RATE, ADJUSTABLE RATE RIDER ATTACHED HERETO IS INCORPORATED HEREIN AND CONSIDERED A PART HEREOF.



which has the address of 203 Richfield Terrace, Greer, South Carolina 29651 (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.

700 & 31801

5100

7328-102