

MORTGAGE

THIS MORTGAGE is made this 11th day of April, 1984, between the Mortgagor, Paul R. Calkins and Beth A. Calkins, (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").

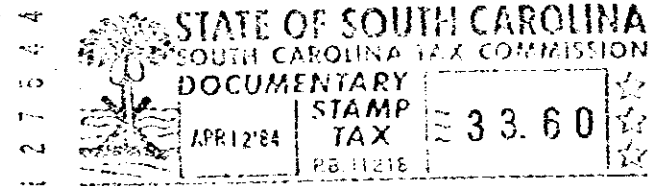
WHEREAS, Borrower is indebted to Lender in the principal sum of Eighty-Four Thousand and no/100 Dollars, which indebtedness is evidenced by Borrower's note dated April 11, 1984, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on May 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 on the southern side of Julian Road at its intersection with Brigham Creek Drive, in the County of Greenville, State of South Carolina, being shown and designated as Lot No. 332, and a part of Lot 333, as shown on a plat entitled "Devenger Place, Section No. 13", recorded in the RMC Office for Greenville County in Plat Book 8-P, at page 12, and having, according to a more recent plat entitled "Property of Paul R. Calkins and Beth A. Calkins", prepared by Dalton & Neves Co., Inc., Engineers, dated March, 1984, the following metes and bounds:

BEGINNING at an iron pin on the southern side of Julian Road at the joint corner of Lot No. 332 and property now or formerly of Terrence Anne Greer, and running thence with the southern side of Julian Road and Brigham Creek Drive the following courses and distances: S. 58-37 E. 67.34 feet to an iron pin, S. 49-54 E. 63 feet to an iron pin, S. 33-32 E. 50.29 feet to an iron pin, thence S. 24-14 E. 34.28 feet to an iron pin, thence S. 0-20 W. 6 feet to an iron pin; thence on a new line through Lot No. 333 S. 77-44 W. 177.22 feet to an iron pin in the line of Greer; thence with the line of Greer N. 7-36 E. 194.2 feet to the point of beginning.

This is the identical property conveyed to the Mortgagors herein by deed of Bob Maxwell Builders, Inc., dated April 11, 1984, and recorded in the RMC Office for Greenville County in Deed Book 120, at page 407, on April 12, 1984.



which has the address of (CORNER JULIAN ROAD) 100 Brigham Creek Dr. Greer, S. C. 29651 (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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