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DOCK
GREENVILLE S.C.

MORTGAGE

THIS MORTGAGE is made this 17th day of September,
19 84, between the Mortgagor, Troy Smith

, (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 Nineteen thousand six hundred seventy-five and 51/100-(19,675.51)-- Dollars, which indebtedness is evidenced by Borrower's note dated September 17, 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 Sept. 30, 1994

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 the State of South Carolina, County of Greenville, being the same surveyed for John W. Jackson by Webb Surveying and Mapping Co., and being the same surveyed for Troy Smith by Carolina Surveying Co. on May 12, 1978, and survey being recorded in the RMC Office for Greenville County, South Carolina in Plat Book 6Q at Page 57.

BEGINNING at a nail and cap on Cooley Bridge Road running thence N. 77-30 W. 210 feet to an iron pin adjoining Mamie Jordon's property running thence S. 1-45 E. 210 feet to an iron pin; running thence S. 77-30 E. 210 feet to a nail and cap on Cooley Bridge Road, running thence N. 1-45 W. 210 feet to the beginning corner, and containing one acre.

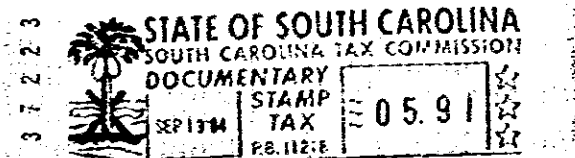
This is the same property conveyed to mortgagor herein by deed of John W. Jackson, dated May 22, 1978 and recorded in the RMC Office for Greenville County on May 30, 1978 in Deed Book 1080 at Page 29.

ALSO, ALL that certain piece, parcel or lot of land, lying, being and situate in the County of Greenville, State of South Carolina off Cooley Bridge Road, and being more particularly described according to a plat entitled "Survey for Troy Smith" prepared by C. O. Riddle, RLS, dated December 6th, 1982, and recorded in the RMC Office for Greenville County, South Carolina in Plat Book 9-K at Page 18, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin at the Northeast rear corner of property of the grantee, which

continued on attached page....

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which has the address of Cooley Bridge Road Greenville,
(Street) (City)
South Carolina (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.