

MORTGAGE

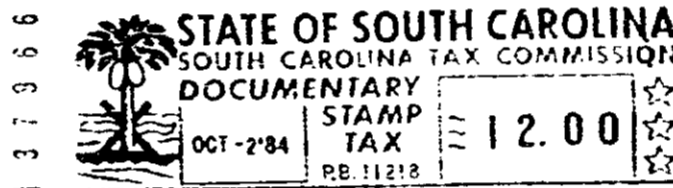
THIS MORTGAGE is made this 17th day of September
1984 between the Mortgagor, JIMMY D. JAMES and MELBA S. JAMES
(herein "Borrower"), and the Mortgagee, First Federal Savings
and Loan Association of South Carolina, a corporation organized and existing under the laws of the United States of
America, whose address is P. O. Box 408, 301 College St., Greenville, South Carolina 29602 (herein "Lender").

WHEREAS Borrower has entered into a Note/Agreement (herein "Note") with Lender dated September 17, 1984
under which the Lender agrees to lend to the Borrower up to a total amount outstanding at any point in time of FORTY
THOUSAND & NO/100 (\$ 40,000.00) Dollars which indebtedness is payable in monthly install-
ments of principal and interest as provided in the Note.

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 certain piece, parcel or lot of land located, lying and being
in the County of Greenville, City of Greenville, State of South Carolina,
on the western side of Stonehaven Drive, being shown and designated as
Lot No. 110 on a plat of the Estate of Tully P. Babb, made by Dalton &
Neves, dated August, 1954, revised February, 1969, and recorded in the
RMC Office for Greenville County, S.C., in Plat Book QQ at Pages 162 and
163, and having such metes and bounds as shown thereon.

This being the same property conveyed to the Mortgagors herein by deed
of William M. Madden recorded August 15, 1978, in the RMC Office for
Greenville County, S.C., in Deed Book 1085 at Page 311.



which has the address of 62 Stonehaven Drive, Greenville
[Street]
South Carolina 29607 (herein "Property Address");
[Zip Code]

TO HAVE AND TO HOLD unto Lender and Lender's successors and assigns, forever, together with all the improve-
ments and/or fixtures now or hereafter erected on the property, and all easements, rights, appurtenances and rents, all of
which 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 hereinafter 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, and that the Property is unencumbered, except for such encumbrances, declarations, easements or
restrictions of record identified herein or otherwise expressly acknowledged by Lender. Borrower covenants that Borrower
warrants and will defend generally the title to the Property against all claims and demands, subject to the aforesaid
encumbrances of record.

Borrower and Lender covenant and agree as follows:

- 1. Payment of Principal and Interest.** Borrower shall promptly pay when due the principal and interest indebtedness
evidenced by the Note and other charges as provided in the Note and this Mortgage.
- 2. Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender shall be
applied by Lender first to late charges due, then to interest payable on the Note, and then to the principal of the Note.
- 3. Prior Mortgages; Charges; Liens.** Borrower shall perform all of Borrower's obligations under any Mortgage or other
security agreement with a lien which has priority over this Mortgage, including Borrower's covenants to make payments
when due. Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable
to the Property which may attain a priority over this Mortgage, and leasehold payments or ground rents, if any.
- 4. Hazard Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured
against loss by fire, hazards including within the term "extended coverage", and such other hazards as Lender may require
and in such amounts and for such periods as Lender may require.

The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided,
that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form
acceptable to Lender and shall include a standard mortgage clause in favor of and in a form acceptable to Lender. Lender
shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage or other security
agreement with a lien which has priority over this Mortgage.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of
loss if not made promptly by Borrower.

If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice
is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized
to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums
secured by this Mortgage.