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GREENVILLE CO. S.C.
DEC 21 11 01 AM '84
DONNIE S. TANKERSLEY
R.H.C.

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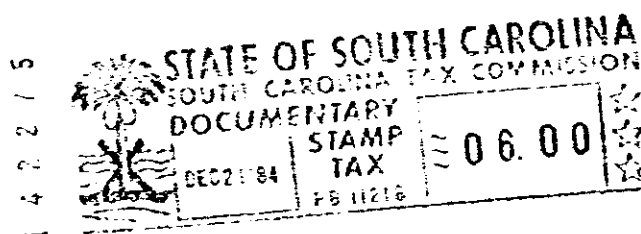
MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on December 20, 1984. The mortgagor is Susan Volwiler Smyth ("Borrower"). This Security Instrument is given to First Federal Savings and Loan Association of South Carolina, which is organized and existing under the laws of the United States of America, and whose address is 301 College Street, Greenville, South Carolina 29601 ("Lender").

Borrower owes Lender the principal sum of Twenty Thousand and No/100 Dollars (U.S. \$ 20,000.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on January 1, 2015. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For the purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in Greenville County, South Carolina:

ALL that certain piece, parcel or lot of land, with all buildings and improvements, situate, lying and being on the eastern side of Piney Mountain Road, in Greenville County, South Carolina, being shown and designated as Lot No. 12 on a plat of PINEY MOUNTAIN PARK, dated August 30, 1913, made by Brodie and Bedell, Surveyors, recorded in the RMC Office for Greenville County, S.C., in Plat Book E at Page 201; being further shown on a more recent plat thereof made by Freeland & Associates, Surveyors, recorded in the RMC Office for Greenville County, S.C. in Plat Book 11-B at Page 76, reference to which is hereby craved for a metes and bounds description thereof.

Derivation: Deed of James T. Traynham and Donna W. Traynham to the Borrower, dated December 20, 1984 and recorded in the RMC Office for Greenville County, S.C. on December 21, 1984 in Deed Book 1229 at Page 439.



which has the address of 206 Piney Mountain Road, Greenville, South Carolina 29609 ("Property Address");

TO HAVE AND TO HOLD such property 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 rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument 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 and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

1328-W-2