

MORTGAGE

THIS MORTGAGE is made this 23rd day of May, 1984, between the Mortgagor, Alan W. Hughes and Rebecca P. Hughes, (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 Ten Thousand, Eighty Three Dollars and 04/100 Dollars, which indebtedness is evidenced by Borrower's note dated May 23, 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 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 certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, Chick Springs Township, in the City of Greer, on the East side of Miller St., and being shown and designated as Lot No. FOUR (4) on plat of property made for Lillian F. Smith by H.S. Brockman, surveyor, dated Feb. 13, 1950 and having the following courses and distances, to-wit:

BEGINNING on an iron pin or iron fence post on the East side of Miller Street, the northwest corner of Lillian Smith Home lot and runs thence with the rear line of same, S. 83-20 E., 113.3 feet to iron fence post, the northeast corner of Lillian Smith home lot; thence N. 16-35 E., 75 feet to an iron pin, joint corner of lot No. 3; thence with the common line of lots 3 and 4, N. 80-20 W., 112.7 feet to iron pin on the property edge of paved sidewalk; thence with the east edge of sidewalk, S. 16-52 W., 80 feet to the beginning corner.

THIS is the same conveyed to the within grantors by Jefferson Verne Smith by deed recorded Jan. 24, 1973 in book 965 page 481, R.M.C. Office for Greenville County. Also: All that piece, parcel or lot of land to the rear of the above described lot and described as follows: Beginning on iron fence post, southwest corner of the above lot and the northeast corner of lot formerly of Lillian Smith and runs thence with the rear line of the above lot N. 17-17 E., 75 feet to iron pin; thence with Dr. D. L. Allen on the same course for a distance of 22.7 feet to iron pin on Dr. Allen's line and joint corner of lot formerly of B.B. Waters; thence S. 10-25 E., 30.8 feet to a nail and stopper in a wild cherry tree; thence with line of former Waters lot and line of C.B. Cannon S. 83-30 E., 106.5 feet to iron pin, C.B. Cannon corner and former C.M. Ponder line; thence with this line S. 17-26 W., 83.6 feet to an iron pin on said line; thence a new line N. 73-30 W., 119.6 feet to (over)

which has the address of 202 N. Miller Street Greer, South Carolina 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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