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THIS MORTGAGE is made this. 16th day of July

19.80, between the Mortgagor, SLEYAMES C. BRAMLETTE and PAMELA R. BRAMLETTE

(herein "Borrower"), and the Mortgagee, UNITED FEDERAL.

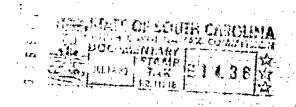
SAVINGS AND LOAN ASSOCIATION OF FOUNTAIN INN a corporation organized and existing under the laws of the United States of America, whose address is 201 Trade Street,

Fountain Inn. S. C. 29644 (herein "Lender").

ALL that certain piece, parcel, or lot of land, situate, lying and being on the edge of the circular turnaround at the terminus of Tollgate Court, in the Town of Simpsonville, Greenville County, South Carolina, being shown and designated as Lot 33 on a Plat of THE CEDARS, recorded in the RMC Office for Greenville County in Plat Book 4-X, at Page 93, and having, according to said plat, the following metes and bounds:

BEGINNING at an iron pin on the edge of the circular turnaround at the terminus of Tollgate Court, at the joint front corner with Lot 32, and running thence with Lot 32, S 85-30 W, 149.3 feet to an iron pin on the line of property now or formerly of Coleman; thence with said Coleman line, N 15-09 W, 107 feet to an iron pin at the joint line with property now or formerly of Gresham and Howard; thence with said Gresham and Howard line, N 69-17 E, 79.6 feet to an iron pin at the joint rear corner with Lot 34; thence with the line of Lot 34, S 56-42 E, 151 feet to an iron pin on the edge of Tollgate Court; thence with the circular turnaround of Tollgate Court, the chord of which is S 44-24 W, 25 feet to an iron pin; thence S 18-24 W, 20 feet to an iron pin, the point of beginning.

This is the same property conveyed to the Mortgagors herein by deed of James Michael Garrett and Carolyn S. Garrett by deed dated July 16, 1980, to be recorded simultaneously herewith.



which has the address of ... 108 Tollgate Court Simpsonville, S. C. 29681 [Street] [City](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 casements, 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, casements 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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SOUTH CAROLINA-1 to 4 Family-6/75-FNMA/FHLMC UNIFORM INSTRUMENT