

SEP 12 3 54 PM '80

DONNIE S. TANKERSLEY
R.M.C.

MORTGAGE

THIS MORTGAGE is made this 12th day of September,
19 80, between the Mortgagor, JAMES W. JOHNSON and BETTY R. JOHNSON
(herein "Borrower"), and the Mortgagee, First Federal
Savings and Loan Association, 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").

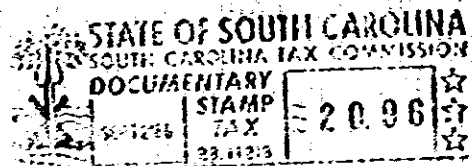
WHEREAS, Borrower is indebted to Lender in the principal sum of Fifty-two Thousand Four
Hundred and no/100ths Dollars, which indebtedness is evidenced by Borrower's
note dated September 12th, 1980, (herein "Note"), providing for monthly installments of principal
and interest, with the balance of the indebtedness, if not sooner paid, due and payable on
October 1, 1980;

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 piece, parcel or lot of land, with all buildings and improvements,
situate, lying and being on the western side of Covington Road, in Greenville County,
South Carolina, being shown and designated as Lot No. 100 on a plat of NORTHWOOD
HILLS, SECTION III, made by Piedmont Engineering Service, dated November, 1960,
recorded in the RMC Office for Greenville County, S. C., in Plat Book YY, page 37,
and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the western side of Covington Road at the joint front
corners of Lots Nos. 99 and 100 and running thence with the western side of a curve
of Covington Road, the chord of which is S. 13-06 W. 55.7 feet to a point; thence
continuing with the curve on the northwestern side of Covington Road, the chord of
which is S. 69-27 W., 109.8 feet to an iron pin at the corner of Lot No. 101; thence
with the line of said lot, N. 60-28 W., 207.2 feet to a point; thence N. 30-49 E.,
135.0 feet to an iron pin at the joint rear corners of Lots Nos. 99 and 100; thence
along the common line of said lots, S. 61-04 E., 258.9 feet to the point of beginning.

The above property is the same conveyed to the Mortgagors by deed of Duke Power
Company to be recorded simultaneously herewith.



which has the address of 213 Covington Road Greenville
South Carolina 29609 (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 seized 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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R.M.C.

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