

FILED
GREENVILLE S.C.

P.O. Box 408
Greenville, SC 29602

BOOK 1533 PAGE 489

MAR 30 11 56 AM '81

DONNIE S. TANKERSLEY
P.M.C.

MORTGAGE

THIS MORTGAGE is made this 26th day of March,
1981, between the Mortgagor, Douglas F. Falls,
(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 Fourteen Thousand
Dollars and no/100 (\$14,000.00) --- Dollars, which indebtedness is evidenced by Borrower's
note dated March 26, 1981, (herein "Note"), providing for monthly installments of principal
and interest, with the balance of the indebtedness, if not sooner paid, due and payable on April 1, 1991;

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, with all improvements thereon,
or hereafter to be constructed thereon, situate, lying and being in the State of
South Carolina, County of Greenville, Town of Simpsonville, and being on the western
side of Abbotsford Drive, and being shown and designated as Lot No. 12 on a plat of
BELLINGHAM, SECTION I, made by Piedmont Engineers and Architects, dated June 15, 1971,
recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book
4-N, page 22, and having according to said plat, the following metes and bounds,
to-wit:

BEGINNING at an iron pin on the western side of Abbotsford Drive at the joint
front corners of Lots Nos. 12 and 13, and running thence with the common line of
said lots, N. 82-48 W., 150 feet to an iron pin; thence S. 7-12 W., 80 feet to an
iron pin at the joint rear corners of Lots Nos. 11 and 12: thence with the common
line of said lots, S. 82-48 E., 150 feet to an iron pin on Abbotsford Drive; thence
with the western side of Abbotsford Drive, N. 7-12 E., 80 feet to an iron pin, the
point of beginning.

This being the same property conveyed to the mortgagor herein by deed of
Everett L. Kelley, and recorded in the R.M.C. Office for Greenville County on
September 17, 1976, in Deed Book 1043, and Page 49.

This is a second mortgage and is junior in lien to that mortgage executed by
Douglas F. Falls, in favor of First Federal Savings and Loan, which mortgage is
recorded in the RMC Office for Greenville County in Book 1378, and Page 4.

which has the address of 123 Abbotsford Drive Simpsonville
(Street) (City)
South Carolina 29681 (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 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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