

FILED
GREENVILLE CO. S. C.
JAN 28 11 31 AM '83
DONNIE S. TANKERSLEY
R.M.C.

First Federal of South Carolina
Post Office Box 408
Greenville, South Carolina 29602

800A 1593 PAGE 133

MORTGAGE

THIS MORTGAGE is made this 26th day of January,
19 83, between the Mortgagor, John Charles and Karen L. McPherson,
(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 \$6000.00 (Six thousand and
00/100-----) Dollars, which indebtedness is evidenced by Borrower's
note dated January 26, 1983, (herein "Note"), providing for monthly installments of principal
and interest, with the balance of the indebtedness, if not sooner paid, due and payable on February
1, 1988.....;

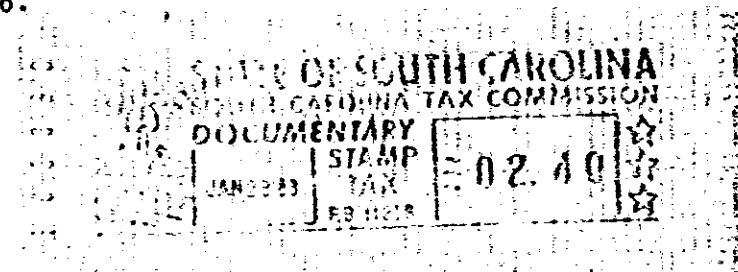
TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest
thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect
the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein
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, being shown and designated as part of Lot 300 on plat of Colonia
Company, recorded in the RMC Office for Greenville County in Plat Book J, Pages 190 and 191
and a more recent plat of property shown as Lot 300, property of John Charles McPherson
and Karen L. McPherson, prepared by Century Land Surveying Co., dated November 29, 1978,
recorded in Plat Book 6-Y Page 10, and having according to the more recent plat, the
following metes and bounds, to-wit:

BEGINNING at an iron pin on the northerly side of Franklin Road, joint front corner of
Lots 300 and 301, and running thence with Franklin Road, N. 64-26 W., 100.0 feet to an
iron pin; thence N. 25-27 E., 192.5 feet to an iron pin; thence turning and running
along the rear line of Lot 300, S. 64-25 E., 100.0 feet to an iron pin; thence along the
common line of Lots 300 and 301, S. 25-34 W., 192.5 feet to an iron pin on Franklin Road,
the point of beginning.

This being the same property conveyed to the mortgagor by deed of Dennis L. Haney and
recorded in the RMC Office for Greenville county on December 14, 1978 in Deed Book 1093
at Page 760.

This is a second mortgage and is Junior in Lien to that mortgage executed by John Charles
and Karen L. McPherson which mortgage is recorded in the RMC Office for Greenville
County on December 14, 1978 in Book 1452 at Page 906.



which has the address of 820 North Franklin Road Greenville,
(Street) (City)
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 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.