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MORTGAGE

THIS MORTGAGE is made this 19.83, between the Mortgagor,	JAMES M. CAGLE AF	"Borrower"), and the	Mortgagee, First Federal
Savings and Loan Association of Sethe United States of America, who "Lender").	outh Carolina, a corne	ration organized and	existing under the laws of
WHEREAS, Borrower is indebted AND 04/100(\$45,018.04) note dated and interest, with the balance of the 1984;	Dollars,	which indeptedness is providing for monthly	installments of principal
TO SECURE to Lender (a) the rethereon, the payment of all other surthe security of this Mortgage, and contained, and (b) the repayment Lender pursuant to paragraph 21 grant and convey to Lender and Lein the County of GREENVI	ms, with interest ther he performance of the of any future advance hereof (herein "Future advance and	eon, advanced in acco e covenants and agree es, with interest there e Advances"), Borrow assigns the following	ements of Borrower herein eon, made to Borrower by ver does hereby mortgage, described property located
ALL that piece, parcel or	lot of land, toge	ther with improve	ments thereon, in

ALL that piece, parcel or lot of land, together with improvements thereon, in Greenville County, South Carolina being designated as Lot No. 61 on a Subdivision known as Westcliffe, the same as shown on a plat thereof prepared by Piedmont Engineers and Architects, December 11, 1963, said plat being recorded in the R.M.C. Office for Greenville County in Plat Book YY at pages 168 and 169.

This is the same property conveyed to the above named mortgagors by deed of R. Riggie Ridgeway and S. Katherine Ridgeway to be recorded of even date herewith.

which has the address of ______330 Westcliffe Way Greenville (City)

South Carolina 29611 (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.

SOUTH CAROLINA - 1 to 4 Family-6/75-FNMA/FHLMC UNIFORM INSTRUMENT (with amendment adding Para. 24)