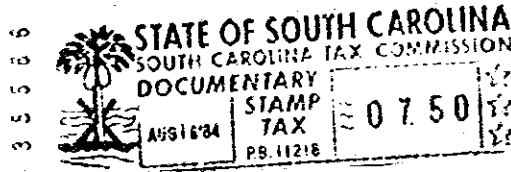


an iron pin, the point of beginning.

This is the identical property as conveyed to the mortgagors by deed of Joseph T. Harman, Terrell R. Johnson, William G. Anderson, George J. Egner and Francis X. Howard, Trustees under Declaration of Trust dated July 1, 1982 as recorded in the RMC Office for Greenville County in Deed Book 1219, Page 495, recorded Aug 16, 1984.



(Space Above This Line For Recording Data)

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on August 15, 1984. The mortgagor is Joseph A. Benedetto and Lorraine M. Benedetto ("Borrower"). This Security Instrument is given to First Federal Savings and Loan Association of Spartanburg, S.C., which is organized and existing under the laws of South Carolina, and whose address is 380 East Main Street, Spartanburg, South Carolina ("Lender"). Borrower owes Lender the principal sum of Twenty Five Thousand and no/100 Dollars (U.S. \$ 25,000.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on September 1, 2004. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in Greenville County, South Carolina:

ALL that certain piece, parcel or lot of land, with the buildings and improvements thereon, lying and being on the westerly side of Chateau Drive, enar the City of Greenville, South Carolina, being known and designated as Lot 130 on plat of Merrifield Park as recorded in the RMC Office for Greenville County in Plat Book 000, Page 177, and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the westerly side of Chateau Drive, said pin being the joint front corner of Lots 129 and 130 and running thence with the common line of said Lots N. 88-20 W., 175.0 feet to an iron pin, joint rear corner of Lots 129, 130 and 147; running thence with the common line of Lot 130 and 143 N. 01-40 E., 110.0 feet to an iron pin, joint rear corner of Lots 130, 131 and 143; running thence with the common line of Lot 130 and 131 S. 88-20 E., 175.0 feet to an iron pin on the westerly side of Chateau Drive; running thence with said westerly side of Chateau Drive S. 01-40 W., 110.0 feet to (\*see above) which has the address of 22 Chateau Drive Greenville South Carolina 29615 ("Property Address");

TO HAVE AND TO HOLD such property 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 rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument 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 and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS Borrower and Lender covenant and agree as follows:

- 1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.
2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") equal to one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard insurance premiums; and (d) yearly mortgage insurance premiums, if any. These items are called "escrow items." Lender may estimate the Funds due on the basis of current data and reasonable estimates of future escrow items.

RECORDED AT 11:07 AM 1984

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