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DONNIE... ENSLEY

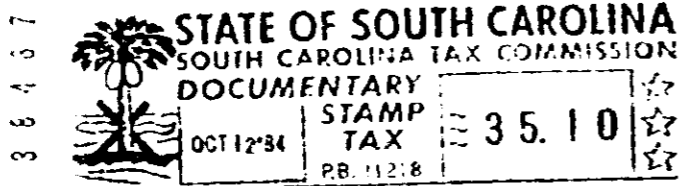
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**MORTGAGE**

THIS MORTGAGE ("Security Instrument") is given on October 12, 1984. The mortgagor is Scott J. Simmerman and Joan R. Simmerman ("Borrower"). This Security Instrument is given to First Federal Savings and Loan Association of South Carolina, which is organized and existing under the laws of the United States of America, and whose address is 301 College Street, Greenville, South Carolina 29601 ("Lender"). Borrower owes Lender the principal sum of One Thousand Sixteen Nine Hundred Fifty and 00/100 Dollars (U.S. \$116,950.00). 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 November 1, 2014. 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 the 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 situate, lying and being in the State of South Carolina, County of Greenville being known and designated as Lot No 14 on a plat of Pebble Creek, P.U.D. Phase X section I, prepared by Arbor Engineering, Inc., dated December 30, 1981, and recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 8-P, Page 58, reference to which is hereby craved for the metes and bounds thereof.

This is the same property conveyed unto the mortgagor by deed of First Federal Savings & Loan Association of South Carolina recorded in the RMC Office in Deed Book 1224 at page 22 herewith.



which has the address of Lot # 14 Old Oak Drive, Taylors, South Carolina 29681 ("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.

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