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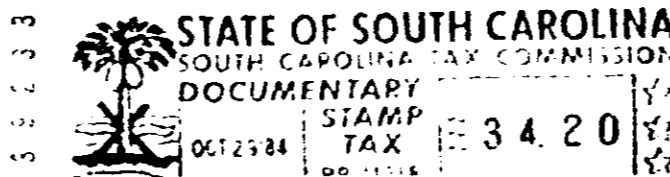
MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on October 25
 1984. The mortgagor is James W. Dickert and Carolyn H. Dickert
 ("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 Hundred Fourteen Thousand and no/100
Dollars (U.S. \$ 114,000.00). 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 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, with the buildings
 and improvements thereon, lying situate and being in the County of
 Greenville, State of South Carolina, being known and designated as
 Lot 672; Map 2; Sec. 3 of Sugar Creek Subdivision on plat entitled
 "Property of James W. Dickert and Carolyn H. Dickert" as recorded
 in the RMC Office for Greenville County in Plat Book 11 A at
 Page 56, and having, according to said plat, the following
 metes and bounds, to-wit:

BEGINNING at an iron pin on the northwesterly side of East
 Shallowford Road approximately 162.4 feet from the intersection of
 East Shallowford Road and N. Wingfield Road and running thence N.
 32-28 W. 150.0 feet to an iron pin; thence N. 57-32 E. 100.0 feet
 to an iron pin; thence S. 32-28 E. 150.0 feet to an iron pin;
 thence with East Shallowford Road S. 57-32 W. 100.0 feet to the
 point of beginning.

THIS being the same property conveyed to the Mortgagor by deed of
 M. G. Proffitt, Inc. recorded October 26, 1984, in the RMC Office
 for Greenville, South Carolina, in Deed Book 1225 at Page 33.



which has the address of 203 East Shallowstone Road, Greer
 (Street) (City)
 South Carolina 29651 ("Property Address");
 (Zip Code)

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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