

STATE OF SOUTH CAROLINA  
COUNTY OF GREENVILLE  
George W. Carnes, Jr. and  
Diane B. Carnes  
TO  
First Federal Savings and  
Loan Association of South  
Carolina  
REAL ESTATE MORTGAGE

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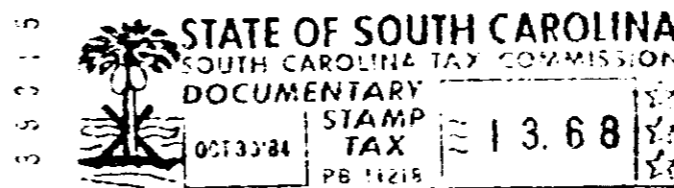
## MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on October 30, 1984. The mortgagor is George W. Carnes, Jr. and Diane B. Carnes ("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 Forty-Five Thousand Six Hundred and No/100ths Dollars (U.S. \$ 45,600.00). 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, 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 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 County of Greenville, State of South Carolina on the southern side of Meyers Drive (formerly known as Marietta Street) being shown and designated as Lot 30 on a plat of Rockwood Park Subdivision recorded in Plat Book S, Pages 168 and 169 of the Greenville County RMC Office and having according to said plat and also according to a more recent plat of survey made by Freeland & Associates entitled "Property of George W. Carnes, Jr. and Diane B. Carnes" dated October 26, 1984, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Meyers Drive at the joint front corner of Lots 30 and 31 approximately 208.7 feet west of the intersection of Meyers Drive with Rockwood Drive, and running thence with the common line of said lots, S. 21-19 W. 175.0 feet to an iron pin; thence N. 68-41 W. 75 feet to an iron pin at the joint rear corner of Lots 29 and 30; thence with the common line of said lots, N. 21-19 E. 175 feet to an iron pin on the southern side of Meyers Drive; thence S. 68-41 E. 75.0 feet along the southern side of Meyers Drive to an iron pin, the point of beginning.

The above described property is the same conveyed to the mortgagors herein by deed of Louise B. Burgess dated October 30, 1984 and to be recorded herewith in the RMC Office for Greenville County, S. C.



which has the address of 406 Meyers Drive Greenville  
[Street] [City]  
South Carolina 29605 ("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 seized 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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