

Mortgagee's Address: 301 College Street, Greenville, S. C. 29601

[Space Above This Line For Recording Data]

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on November 14, 1984. The mortgagor is PHILLIP A. HARRIS AND NANCY L. HARRIS ("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 EIGHTY THOUSAND AND NO/100 Dollars (U.S. \$ 80,000.00). 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 DECEMBER 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 piece, parcel or lot of land, situate, lying and being on the Northern side of Wellesley Way near the City of Greenville, County of Greenville, State of South Carolina, being known and designated as Lot No. 44 on a plat of Huntington Subdivision prepared by Piedmont Engineers and Architects, and having according to a plat entitled "Property of John W. Roberts and Charlotte H. Roberts", prepared by Piedmont Engineers and Architects, dated November 21, 1961, and recorded in the RMC Office for Greenville County, South Carolina, in Plat Book VVV at Page 127, the following metes and bounds to-wit:

BEGINNING at an iron pin on the Northern side of Wellesley Way at the joint front corner of Lots Nos. 43 and 44 and running thence with the line of Lot 43 N. 39-27 W. 350.6 feet to an iron pin; thence with the rear line of Lot No. 40 N. 61-34 E. 30 feet to an iron pin; thence with the rear lines of Lots 47 and 46 N. 85-05 E. 408.5 feet to an iron pin at the joint rear corner of Lots 44 and 45; thence with the line of Lot 45 S. 12-53 E. 160.0 feet to an iron pin on the northern side of Wellesley Way; thence with the northern side of Wellesley Way the following courses and distances: S. 69-08 W. 100.0 feet, S. 54-05 W. 100.00 feet, S. 45-45 W. 100.0 feet to the point of beginning.

This being the same property conveyed to the mortgagors herein by deed of Eugene A. Mignacco, Jr. of even date and to be recorded herewith.

which has the address of 4 Wellesley Way Greenville South Carolina 19607 ("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.