

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

GREENVILLE S.C.  
DEC 19 3 15 PM '84  
DONNIE S. WILKERSLEY  
R.M.C.

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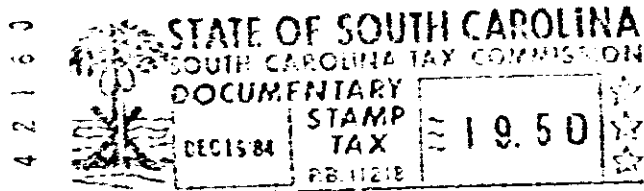
### MORTGAGE

DECEMBER 19

19 84 THIS MORTGAGE ("Security Instrument") is given on  
 The mortgagor is JAMES E. CARTER AND CHARLOTTE D. CARTER  
 ("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 Sixty-Five Thousand Five Hundred and no/100  
 Dollars (U.S. \$ 65,000.00). 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 January 1, 2015. 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, being known and designatd as Lot #39, accord-  
 ing to a plat entitled "Heritage Lakes Subdivision", by Heaner Engineering Company,  
 Inc. as revised October 26, 1977, and recorded in the RMC Office for Greenville County  
 in Plat Book 6H at Page 17. Reference is hereby made to said plat for a metes and  
 bounds description.

This being the same property conveyed to the mortgagors herein by deed of W. N. Leslie  
 Inc. dated April 25, 1984 and recorded in the RMC Office for Greenville County in  
 Deed Book 1211 at Page 249 on April 26, 1984.



which has the address of 105 Andulusian Trail Simpsonville  
 [Street] [City]  
 South Carolina 29681 ("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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