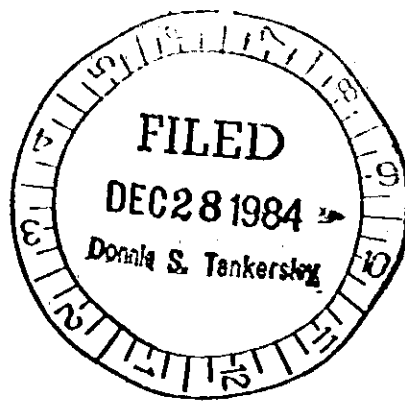


Ret: Gross F Jones



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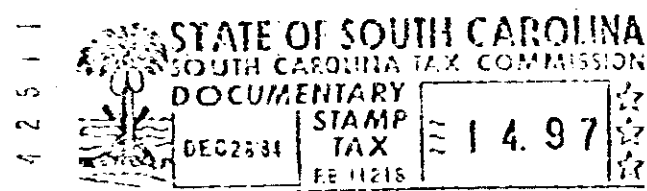
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MORTGAGE

December 21
1984 THIS MORTGAGE ("Security Instrument") is given on
The mortgagor is William A. Arnold, Jr., and Dawn F. Arnold
("Borrower"). This Security Instrument is given to First Federal
Savings & Loan Association of Anderson, which is organized and existing under the laws of the United States
of America, and whose address is 201 N. Main Street, Anderson, S.C. 29621 ("Lender").
Borrower owes Lender the principal sum of Forty-Nine Thousand Nine Hundred and
00/100 Dollars (U.S. \$ 49,900.00). 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 this 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, located on
Georgia Road and being shown and designated as Lot No. 5 (consisting
of 2.13 acres, more or less) on a plat of Woodmont Estates made by
C.O. Riddle, Surveyor, dated June 30, 1972, and recorded in the R.M.C.
Office for Greenville County, South Carolina, in Plat Book 4-R,
at Page 40, reference to which is hereby craved for the metes and
bounds and description thereof.

This is the same piece, parcel or lot of land conveyed unto William A.
Arnold, Jr., and Dawn F. Arnold by deed of Robert W. Knox of even
date to be recorded simultaneously herewith.



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which has the address of Route 4 West Georgia Road, Piedmont
[Street] [City]
South Carolina 29673 ("Property Address");
[Zip Code]

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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.

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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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