GERMAN EN ED 30. S. C.

MORTGAGE

THIS MORTGAGE is made this 7th day of March 19 80, between the Mortgagor, Ralph S. Smith, Jr. and Anna Mae Smith (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association, a corporation organized and existing under the laws of the United States of America, whose address is 301 College Street, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Sixty Thousand, Four Hundred and No/100 (\$60,400.00) Dollars, which indebtedness is evidenced by Borrower's note dated March 7, 1980 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on April 1, 2010.....;

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"), Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in the County of _________, State of South Carolina:

All that piece, parcel or lot of land situate, lying and being in Greenville County, South Carolina on the southeastern side of Parliament Road and being known and designated as Lot No. 24, Section 2, Merrifield Park as shown on a plat thereof and recorded in the RMC Office for Greenville County, South Carolina in Plat Book WWW at pages 50 and 51, and having according to said plat, the following metes and bounds:

Beginning at the joint front corner of Lots 23 and 24 and running thence along the line of Lot 23, S. 43-44 E., 165 feet to a point; thence along the line of property of Fred H. Hudson, S. 46-16 W., 135 feet to a point; thence along line of Lot 25 N. 37-56 W., 155 feet to a point on the southeastern side of Parliament Road; thence with the curve of the southeastern edge of Parliament Road, the chord of which is N. 35-59 E., 60 feet to a point; thence continuing along the southeastern edge of Parliament Road N. 46-16 E., 60 feet to the beginning corner.

The above property is the same property conveyed to Ralph S. Smith, Jr. and Anna Mae Smith by deed of Merrill Lynch Relocation Management, Inc. to be recorded herewith.

COMPLIANT CONTINUES OF THE PROPERTY OF THE PRO

which has the address of ______ 216 Parliament Road, Greenville, South Carolina,

29615 (herein "Property Address")

TO HAVE AND TO HOLD 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, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are herein referred to 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, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

SOUTH CAROLINA - 1 to 4 Family -6.75 - FNMA/FHI.MC UNIFORM INSTRUMENT (with amendment adding Para. 24)

4328 RV-2
