800\1528 MEGGS1

MORTGAGE

THIS MORTGAGE is made this 30 day of September

19_83, between the Mortgagor, Billy L. Allen

______, (herein "Borrower"), and the Mortgagee, First Federal

______, (herein "Borrower"), and the Mortgagee, First Federal

______, (herein "Borrower"), and the Mortgagee, First Federal

Savings and Loan Association of South Carolina, 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").

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 Greenville—, State of South Carolina.

ALL that certain piece, parcel, or lot of land in the County of Greenville, State of South Carolina, on the southerly side of Harness Trail, being shown and designated as Lot No. 9, on plat of Heritage Lakes, recorded in the RMC Office for Greenville County, S.C., in Plat Book "6 H", at Page 16, said plat being referred to for a more complete description thereof, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southerly side of Harness Trail, joint front corner of Lots Nos. 9 and 10, and running thence with the southerly side of said Trail, N. 52-17-39 E. 118 feet to an iron pin, joint front corner of Lots Nos. 8 and 9; thence with the joint lines of said lots, S. 37-42-21 E. 277.01 feet to an iron pin, joint rear corner of said lots; thence S. 73-32-12 W. 128.60 feet to an iron pin, joint rear corner of Lots Nos. 9 and 10; thence with the joint lines of said lots, N. 37-42-21 W. 231.14 feet to an iron pin, the point of BEGINNING.

This being the same property conveyed to the mortgagors by deed of Davis M. Schroeder, Jr. and Karen A. Schroeder of even date to be recorded herewith.

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which has the address of _______ 205 Harness Trail

Simpsonville

S.C. 29681 (State and Zip Code) _(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/FHLMC UNIFORM INSTRUMENT (with amendment adding Para 124)

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