MORTGAGE

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 with all improvements thereon, situate, lying and being near the City of Greenville, in the County of Greenville, State of South Carolina, and being known and designated as Lot No. 81 according to a plat of Piedmont Estates, which plat is recorded in the R.M.C Office for Greenville County, S.C. in Plat Book KK at Page 45, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin in the northwest intersection of Ivy Dale Avenue (formerly Churchill Avenue) and Lofty Ridge Road (formerly Eisenhower Street) and running thence along Ivy Dale Avenue, N. 23-15 E. 55 feet to an iron pin at the joint front corner of Lots 81 and 82; thence N. 66-0 W. 173.7 feet to an iron pin; thence S. 24-0 W. 55 feet to an iron pin on Lofty Ridge Road; thence along Lofty Ridge Road, S. 66-0 E. 174.4 feet to an iron pin at the point of beginning.

The above described property is the same acquired by the Mortgagors by deed from William Smith Ragsdale, III recorded in the R.M.C. Office for Greenville County, S.C. on August 23, 1978.

First Federal Savings & Loan Association 301 College Street Greenville, S. C. 29601

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which has the address of 201 Ivy Dale Avenue Greenville

S. C. 29605 (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 24)

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