

First Federal Savings and Loan Association
P. O. Box 408
Greenville, S. C.

1508 707

MORTGAGE

THIS MORTGAGE is made this 24th day of July,
1980, between the Mortgagor, James C. Stein and Carol A. Stein
(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 Fifteen Thousand and no/100
(\$15,000.00) Dollars, which indebtedness is evidenced by Borrower's
note dated _____, (herein "Note"), providing for monthly installments of principal
and interest, with the balance of the indebtedness, if not sooner paid, due and payable on August 1, 1985.

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, with all improvements thereon,
or hereafter to be constructed thereon, situate lying and being in the State
of South Carolina, County of Greenville, on the northwesterly side of Middle
Brook Road, near the City of Greenville, S. C. being known and designated as
Lot No. 303 on a plat entitle "Map 1, Section I, Sugar Creek" as recorded in
the R. M. C. Office for Greenville County, S. C. in Plat Book 5-D at Page 18,
and having, according to said plat, the following metes and bounds, to wit:

Beginning at an iron pin on the northwesterly side of Middle Brook Road, said
pin being the joint front corner of Lots 302 and 303, and running thence with
the common line of said lots, N. 49-15 W. 170 feet to an iron pin, the joint
rear corner of Lots 302 and 303; thence S. 40-45 W. 125 feet to an iron pin,
the joint rear corner of Lots 303 and 304; thence with the common line of said
lots, S. 49-15 E. 170 feet to and iron pin on the northwesterly side of
Middle Brook Road; thence with the northwesterly side of Middle Brook Road,
N. 40-45 E. 125 feet to an iron pin, the point of beginning.

This being the same property conveyed to the mortgagors by deed of E. Wayne
Edmunds and Diane K. Edmunds, on September 24, 1976, recorded October 1, 1976,
in Deed Book 1043 Page 848.

This is a second mortgage and is junior in lien to that mortgage given by
James C. and Carol A. Stein to First Federal Savings and Loan Association,
Greenville, S. C. , which is recorded on October 1, 1976, Book 1379, Page 248.

which has the address of lot 303 Middle Brook Road, Greer, S. C. 29651,
(Street) (City)
(herein "Property Address");
(State and Zip Code)

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 seized 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.

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