

301 College Street
Greenville, SC 29602

FILED
GREENVILLE, S.C.

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JOHN W. WILKINS, JR.
CLERK

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MORTGAGE

THIS MORTGAGE is made this 25th day of November,
19 80, between the Mortgagor, Smith & Steele Builders,
(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 Eighty-five Thousand,
Six Hundred and No/100----- Dollars, which indebtedness is evidenced by Borrower's
note dated November 25, 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 October 1, 2011;

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 situate, lying and being in the State of
South Carolina, County of Greenville, being known and designated as Lot No. 24 of a
subdivision known as Pebble Creek, Phase II, as shown on plat thereof being recorded
in the RMC Office for Greenville County, South Carolina in Plat Book 6H at Page 87,
and having, according to said plat, such metes and bounds as appears thereon.

THIS being the same property conveyed to the mortgagor herein by deed of Thomas G.
Wells and Jane R. Wells, of even date, to be recorded herewith.

The within Renegotiable Rate Mortgage is modified by the terms and conditions of the
attached Renegotiable Rate Mortgage Rider which is attached hereto and made apart of
this mortgage instrument.

RECORDED
DOCUMENTARY
STAMP
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which has the address of Lot 24, Phase II, Pebble Creek, Taylors, South Carolina,
(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 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.

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