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Post Office Drawer 408
Greenville, South Carolina 29602

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M.C. MORTGAGE

THIS MORTGAGE is made this 27th day of February,
19 81, between the Mortgagor, SUNIL K. HANDA AND MEENA K. HANDA
(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-Four Thousand One
Hundred and No/100 (\$64,100.00) Dollars, which indebtedness is evidenced by Borrower's
note dated February, 1981, (herein "Note"), providing for monthly installments of principal
and interest, with the balance of the indebtedness, if not sooner paid, due and payable on March 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 piece, parcel or lot of land situate, lying and being on the North-
western side of the intersection of Kings Mountain Drive and Crown Point Court,
near the City of Greenville, in the County of Greenville, State of South
Carolina, and known and designated as Lot No. 90 of a Subdivision known as
Canebrake, Section I, plat of which is recorded in the R.M.C. Office for
Greenville County in Plat Book 5-D at Page 76, and has, according to said
plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Western side of Crown Point Court, the joint
front corner of Lots Nos. 89 and 90, and running thence with the Western side
of said Court S. 11-22 E. 62.9 feet to an iron pin; running thence S. 22-37 W.
37.23 feet to an iron pin on the Northern side of Kings Mountain Drive; running
thence with said Drive S. 61-03 W. 70 feet to an iron pin; thence continuing
with said Drive S. 59-23 W. 51.10 feet to an iron pin; running thence N. 20-
30 W. 111.10 feet to an iron pin at the joint rear corner of Lots Nos. 89 and
90; running thence with the joint line of said Lots N. 70-27 E. 154.99 feet
to an iron pin, point of beginning.

This is the identical property conveyed to the Mortgagors herein by Preferred
Homes, Inc. by Deed recorded simultaneously 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 a part of this mortgage instrument.

which has the address of Lot 90, Crown Point Court, Canebrake I, Greer,
(Street) (City)
South Carolina 29651 (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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