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GREENVILLE CO. S. C.

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STATE S. TANNERLEY
R.M.C.

MORTGAGE

THIS MORTGAGE is made this 9th day of February, 1979, between the Mortgagor, James M. Morris and Olivia M. Morris, (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 Fifty Five Thousand, Six Hundred and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated February 9, 1979, (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, 2009.

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. 110 of Section 4, Devenger Place Subdivision as shown on plat thereof prepared by Dalton & Neves Co., Engineers, dated July, 1977 and subsequently revised and recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 6-H at Page 24 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northwestern side of Windward Way joint front corners of Lots 109 and 110 and running thence with the joint line of said lots N. 33-55 W. 150 feet to an iron pin, joint rear corners of Lots 109 and 110; thence with the joint line of Lots 110 and 117 N. 56-35 E. 100 feet to an iron pin, joint rear corner of Lots 110 and 111; thence with the joint line of said lots S. 33-55 E. 150 feet to an iron pin on the northwestern side of Windward Way, joint front corner of Lots 110 and 111 which iron pin is 100 feet S 56-35 W. from the northwestern intersection of Windward Way and Paddeck Lane and running thence with the northwestern side of Windward Way S. 56-35 W. 100 feet to the point of BEGINNING.

This being the same property conveyed to the mortgagors herein by deed of William E. Smith Ltd. of even date and to be recorded herewith.

which has the address of Lot 110 Windward Way Greer, South Carolina (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 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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