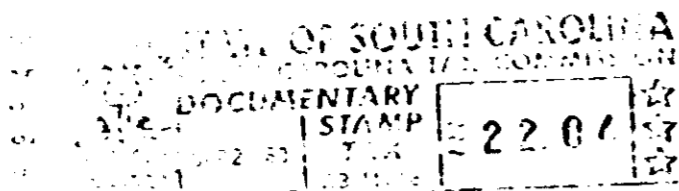


Mortgagee's mailing address: 301 College Street, Greenville, S.C. 29601



SEP 26 3 16 PM '80
S.C.
DONALD J. JAMESLEY

1517 834

MORTGAGE

THIS MORTGAGE is made this 26th day of September,
19 80, between the Mortgagor, W. Lindsay Smith and Julie Ellen Simons
(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
One Hundred and No/100 Dollars, which indebtedness is evidenced by Borrower's
note dated September 26, 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, 2010

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 lying, situate and
being in the County of Greenville, City of Greenville, State of South
Carolina, being known and designated as Lot 20 on a plat of "Estate
of D. W. Cochran and Minnie P. Cochran" recorded in the RMC Office for
Greenville County in Plat Book I at Pages 92 and 93 and being further
shown on a more recent plat entitled "Property of W. Lindsay Smith and
Julie Ellen Simons" dated September 3, 1980, prepared by Carolina
Surveying Company and having, according to said plats, the following
metes and bounds, to-wit:

Beginning at an iron pin on the northern side of West Tallulah
Drive at the joint front corner with Lot 21 and running thence along
with joint line with Lot 21 N. 34-10 W. 230.2 feet to an iron pin
at the joint rear corner with Lot 21; thence running N. 37-56 E. 63
feet to an iron pin at the joint rear corner with Lot 19; thence running
along the joint line with Lot 19 S. 34-10 E. 249.5 feet to an iron pin
on the northern side of West Tallulah Drive at the joint front corner
with Lot 19; thence running along the northern side of West Tallulah
Drive S. 55-50 W. 60 feet to an iron pin at the joint front corner with
Lot 21, being the point of beginning.

This being the same property conveyed to the Mortgagors herein by
deed of Fred E. Curry, Sr. of even date and 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
made a part of this mortgage instrument.

which has the address of 112 West Tallulah Drive Greenville,
(Street) (City)

South Carolina (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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