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MORTGAGE

THIS MORTGAGE is made this 29th day of May, 1981, between the Mortgagor, Thomas E. & Janice W. Godfrey, (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 \$12,000.00 Dollars, which indebtedness is evidenced by Borrower's note dated May 29, 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 June 1, 1996.....;

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, in Butler Thownship, being known and designated as Lot 11 of Merrifield Park as shown on plat recorded in the RMC office for Greenville County in Plat Book 000 in Page 177 and having the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Merrifield Drive, joint front corner of Lots 10 and 11 and running thence N. 22-22 E. 178.3 feet to an iron pin; thence S. 75-58 E. 105 feet to an iron pin; thence S. 19-00 W. 186.5 feet to an iron pin on the northern side of Merrifield Drive; thence with Merrifield Drive, N. 71-00 W. 95.1 feet and N. 69-58 W. 20 feet to the beginning corner.

This being the same property conveyed to the mortgagor by deed of Jacob V. Falbaum and Diane S. Falbaum and recorded in the RMC Office for Greenville County on June 19, 1974 at page 431 of Deed Book 1001.

This is a second mortgage and is Junior in Lien to that mortgage executed by Thomas E. and Janice W. Godfrey to First Federal Savings and Loan Association of Greenville SC which mortgage is recorded in the RMC office for Greenville County in book 1314 at page 207.

STATE OF SOUTH CAROLINA
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which has the address of 205 Merrifield Drive Greenville,
SC 29615 (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.