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MORTGAGE

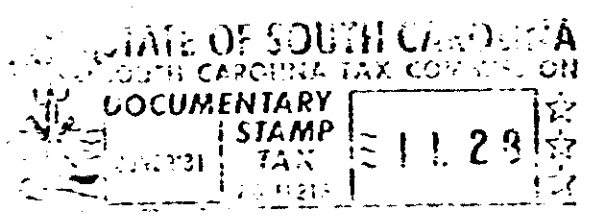
THIS MORTGAGE is made this 23rd day of June, 1981, between the Mortgagor, Ted J. Nicholls and Pamela J. Nicholls, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association, a corporation organized and existing under the laws of the United States of America, whose address is 301 College Street, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty Eight Thousand One Hundred Fifty and No/100 (\$28,150.00) Dollars, which indebtedness is evidenced by Borrower's note dated June 23, 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 July 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 in the State of South Carolina, County of Greenville, near the City of Greenville, lying on the northern side of Cottingham Circle (Street), being shown and designated as Lot No. 34 on a plat of the property of Monaghan Subdivision, recorded in the RMC Office for Greenville County in Plat Book GG Pages 86 and 87 and being shown on a plat of the property of Wanda H. Glenn, prepared by James R. Freeland, R.L.S. & P.E., dated April 20, 1979, recorded in the RMC Office for Greenville County in Plat Book 7-D, Page 91 and being more recently shown on plat of property of Ted J. Nicholls and Pamela J. Nicholls, prepared by Carolina Surveying Company on June 19, 1981 and recorded in the RMC Office for Greenville County in Plat Book SR at Page 61 and having, according to the last mentioned plat, metes and bounds as shown thereon.

This being the same property acquired by the Mortgagors by deed of Wanda H. Glenn Davis, formerly Wanda H. Glenn, of even date to be recorded herewith.



which has the address of 6 Cottingham Circle, Greenville, South Carolina 29611 (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 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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