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MORTGAGE

THIS MORTGAGE is made this 28th day of May, 1982, between the Mortgagor, William S. Vincent and Katherine M. Vincent, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association of South Carolina, 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").

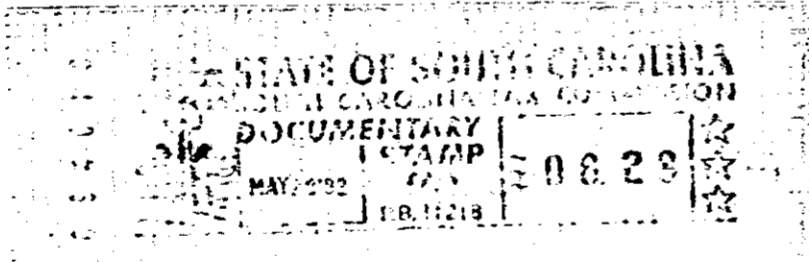
WHEREAS, Borrower is indebted to Lender in the principal sum of Fifteen Thousand Seven Hundred and no/100 (\$15,700.00) Dollars, which indebtedness is evidenced by Borrower's note dated May 28, 1982, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on June 1, 1997.....;

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 and being situate in Greenville County, State of South Carolina, being shown and designated as Lot No. 225, Section V, Botany Woods, on plat entitled "Property of William S. Vincent and Katherine M. Vincent" as recorded in Plat Book 7-6 at Page 21 in the RMC Office for Greenville County, South Carolina, and having the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Hiawatha Drive and being approximately 675 feet to the intersection of Botany Road and running thence S. 32-19 W. 172.4 feet to an iron pin; thence N. 54-39 W. 113 feet to an iron pin; thence N. 33-37 E. 178.4 feet to an iron pin; thence S. 51-30 E. 110.0 feet to an iron pin, the point of beginning.

THIS being the same property conveyed to the mortgagor herein by deed of Hugh A. Gilchrist and Grace W. Gilchrist as recorded in Deed Book 1167 at Page 168 herewith.



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which has the address of 25 Hiawatha Drive Greenville, (Street) (City), South Carolina 29615 (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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