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MORTGAGE

BOOK 1598 PAGE 420

THIS MORTGAGE is made this 17th day of March 1983, between the Mortgagor, Sammie L. Hall and Bobbie J. Hall (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings & Loan Association, a corporation organized and existing under the laws of United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina, (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Sixty-five thousand and no/100-- (\$65,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated March 17, 1983 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on April 1, 2013.

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:

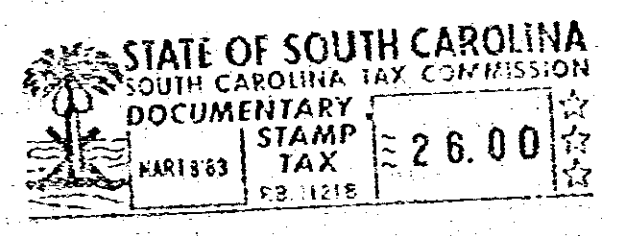
ALL that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot No. 137 on plat of POINSETTIA, SEC. 3, recorded in the RMC Office for Greenville County in Plat Book PPP, Page 141, and also as shown on plat entitled, "Property of Sammie L. Hall and Bobbie J. Hall", prepared by Freeland & Associates, dated March 14, 1983 and recorded in the RMC Office for Greenville County in Plat Book 9-0, Page 44, and having, according to said plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on the southern side of Poinsettia Drive, joint front corner of Lots 137 and 138 and running thence along the common line of said lots, S 6-00 W 200.4 feet to an iron pin; thence turning and running, N 76-42 W 101.5 feet; thence N 84-00 W 29.2 feet to an iron pin, joint rear corner of Lots 136 and 137; thence with the common line of said lots, N 6-00 E 187.5 feet to an iron pin on the southern side of Poinsettia Drive; thence turning and running along said Poinsettia Drive, S 84-00 E 130.00 feet to an iron pin, the point of beginning.

Being the same property conveyed to the mortgagors herein by deed of Howard G. Hiser, to be recorded of even date herewith.

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which has the address of Lot 137, Poinsettia Dr.; 520 Poinsettia Dr., Simpsonville South Carolina 29681 (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.