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MORTGAGE

THIS MORTGAGE is made this 1st day of July,
19 83, between the Mortgagor, BRENDA NELL BALLARD AND CATHERINE ANN BALLARD,
(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").

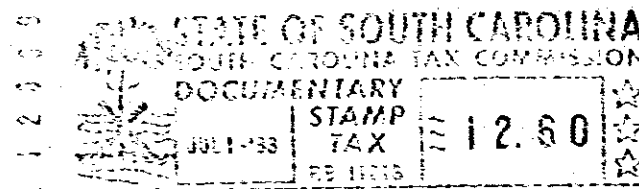
WHEREAS, Borrower is indebted to Lender in the principal sum of ---THIRTY ONE THOUSAND
FIVE HUNDRED (\$31,500.00) Dollars, which indebtedness is evidenced by Borrower's
note dated _____, (herein "Note"), providing for monthly installments of principal
and interest, with the balance of the indebtedness, if not sooner paid, due and payable on July 1,
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 unit, situate, lying and being in the
State of South Carolina, County of Greenville, being known and designated as Unit
No. 120, of The Highlands Horizontal Property Regime as is more fully described in
Master Deed dated August 25, 1972, and recorded in the R.M.C. Office for Greenville
County in Deed Vol. 953 at Pages 113-182, and survey and plot plans recorded in
Plat Book 4 S at Pages 20, 21 and 22 as amended by First Amendment to Master Deed
recorded in the R.M.C. Office for Greenville County in Deed Vol. 996 at Page 45.

This conveyance is made subject to any restrictions, reservations, zoning
ordinances or easements that may appear of record, on the recorded plat(s), or on
the premises.

This is the same property conveyed to the Grantor herein by deed from
Lowell K. Luton, Jr. and Judith B. Luton dated June 24, 1974 recorded in the R.M.C.
Office for Greenville County in Book 1001, Page 689.



Unit No. 120 Highlands Condominium, Pine Creek
Court Extension, Greenville,
which has the address of _____
(Street) (City)
SC 29605 (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.