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First Federal of South Carolina 1615 PAGE 457
Post Office Box 408
Greenville, South Carolina 29602

MORTGAGE

THIS MORTGAGE is made this 28th day of June, 1983, between the Mortgagor, Robert J. Garvin and Lucy J. Garvin, (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 \$12,000.00 (Twelve Thousand) 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 June 30 1993;

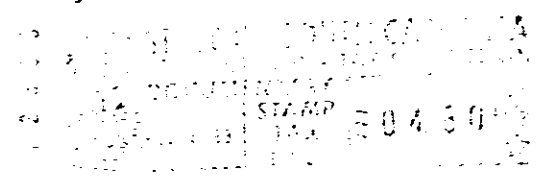
TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 or hereafter to be constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, City of Greenville, being shown and designated as Lot no 242 on plat of Gower Estates, Section B, prepared by R. K. Campbell, RLS, Dated December 1961, recorded in the RMC Office for Greenville County in Plat Book XX, Page 36 and 37 and being described according to said plat, more particularly, to-wit:

Beginning at an iron pin on the eastern side of Buckingham Road at the joint front corner of lots 242 and 243 and running thence along said road N. 13-19 E 90 feet to an iron pin at the intersection of said road and Carolina Avenue; thence along the curvature of said intersection, the chord of which is N. 58-19 E. 35.4 feet to an iron pin on the southern side of Carolina Avenue; thence S. 76-49 E. 150 feet to an iron pin at the joint front corner of lots 242 and 276; thence along the common line of said lots S. 13-19 W. 115.5 feet to an iron pin at the joint rear corner of said lots; thence N. 76-41 W. 175 feet to an iron pin the point of beginning.

This being the same property conveyed to the mortgagor by deed of J. R. Nixon and Mary A. Nixon and recorded in the RMC Office for Greenville County on March 17, 1976 in Deed Book 1033 at Page 216.

This is a second mortgage and is Junior in Lien to that mortgage executed by Robert J. Garvin and Lucy J. Garvin which mortgage is recorded in RMC Office for Greenville County on March 17, 1976 in Book 1362 at Page 617



which has the address of 103 Buckingham Road, Greenville (City) SC 29607 (State and Zip Code) (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 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.

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