

MORTGAGE

THIS MORTGAGE is made this 24th day of February, 1984, between the Mortgagor, Zachary E. Holmes and Judy D. Holmes, (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 One Hundred Thirty Thousand Five Hundred Dollars, which indebtedness is evidenced by Borrower's note dated February 24, 1984, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on March 1, 2014;

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 hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, being shown as Lot No. 19 on plat of Pelham Estates, Section III, recorded in Plat Book 4G, page 13, in the R. M. C. Office for Greenville County, South Carolina.

BEGINNING at an iron pin on Redcliffe Road, joint front corners of Lots Nos. 19 and 20 N. 44-50 E., 95.0 feet; thence along the eastern curve of Redcliffe Road, the traverse of which is S. 76-58 E., 50.0 feet; thence N. 58-52 E., 40.0 feet; thence N. 36-59 E., 30.0 feet to an iron pin at joint front corner of Lots Nos. 19 and 18; thence N. 80-09 E., 276.01 feet to an iron pin; thence S. 17-36 W., 149.9 feet; thence S. 17-20 W. 113.7 feet to an iron pin; thence N. 80-26 W., 192.2 feet to an iron pin; thence N. 67-10 W., 184.75 feet to an iron pin, the point of beginning.

THIS conveyance is made subject to all easements, restrictions and rights of way, if any, appearing of record affecting this property.

THIS is the same property conveyed to Zachary E. Holmes and Judy D. Holmes by deed of Barbara J. White, dated February 16, 1984, and recorded February 24, 1984, as noted in the R. M. C. Office for Greenville County in Deed Book _____, at page _____.

STATE OF SOUTH CAROLINA
DEPARTMENT OF REVENUE
DOCUMENTARY
STAMP
TAX \$ 54.20

which has the address of 306 Redcliffe Road Greenville, South Carolina 29615 (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.

6.2000
048
FEB 24 84

0 2 1 2 0

4328-RV-2