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R.M.C.

MORTGAGE

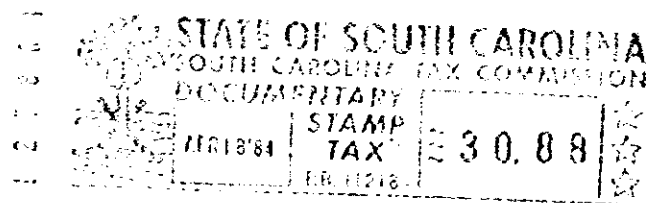
THIS MORTGAGE is made this 16th day of April, 1984, between the Mortgagor, The Smith Companies, a South Carolina Partnership, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association of South Carolina, a corporation organized and existing under the laws of the United States of America, whose address is 301 College Street, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Seventy-seven Thousand Two Hundred and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated April 16, 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 April 16, 1985;

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 324 and a portion of Lot 325 of DEVENGER PLACE, SECTION 13, recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 8-P, at page 12, and being more particularly described on survey prepared by Dalton & Neves Co., Inc. dated April 5, 1984, entitled "Property of The Smith Companies, a General Partnership" and recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 10-0 at page 10, reference to the latter plat being made for a more complete description by metes and bounds.

This is a portion of the property conveyed to the Mortgagor by Julian Road Developers, a South Carolina Partnership, by deed recorded in the R.M.C. Office for Greenville County, South Carolina, in Deed Book 1210 at page 187 on April 10, 1984, and property conveyed to the Mortgagor by Julian Road Developers, a South Carolina Partnership, by deed of even date, recorded herewith.



which has the address of Lot 324 Brigham Creek Drive Greer,
(Street) (City)
S. C. 29651 (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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