

First Federal Savings & Loan Assn.
of Spartanburg
380 E. Main St. Spartanburg, S.C. 29304

MORTGAGE

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THIS MORTGAGE is made this 11th day of May 1984, between the Mortgagor, Catherine B. Johnson and Robert A. Johnson herein "Borrower", and the Mortgagee, FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF SPARTANBURG, a corporation organized and existing under the laws of THE UNITED STATES OF AMERICA, whose address is 380 East Main Street, Spartanburg, South Carolina 29304 (herein "Lender").

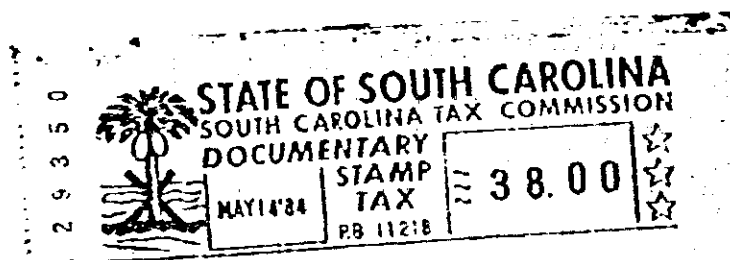
WHEREAS, Borrower is indebted to Lender in the principal sum of Ninety-five Thousand and no/100-- (\$95,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated May 11, 1984, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on November 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 further 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 those certain pieces, parcels, or lots of land situate, lying, and being in the State of South Carolina, County of Greenville, being shown and designated as Lots No. 3 and 4 on a plat of ALTAMONT RIDGE prepared by Jones Engineering Service dated October 3, 1980, recorded in the RMC Office for Greenville County in Plat Book 8-P at Page 63 and having, according to a more recent survey prepared by Jones Engineering Service dated May 8, 1984, entitled "Property of Robert A. Johnson and Catherine B. Johnson", the following metes and bounds, to-wit:

BEGINNING at an iron pin 177.34 feet from Altamont Road at the joint front corner common with Lot No. 3 and property now or formerly of Joe Hiller, and running thence along the easterly edge of an unnamed private road, S. 1-53 W. 70.57 feet to an iron pin; thence S. 17-01 W. 134.7 feet to an iron pin; thence S. 1-08 W. 73.68 feet to an iron pin; thence S. 38-07 W. 65.66 feet to an iron pin; thence S. 57-38 W. 71.84 feet to an iron pin; thence S. 56-00 E. 219.67 feet to an iron pin; thence S. 77-13 E. 259.6 feet to an iron pin; thence N. 12-04 E. 198.0 feet to an iron pin; thence N. 43-33 W. 482.23 feet to an iron pin, point of beginning.

This being the same property conveyed to grantors by deeds of M.T.Z. Corporation, Jerry Feraluto, Kenneth R. Summers, and David Wells, dated February 25, 1982, recorded in Deed Book 1163 at Page 79, Deed Book 1163 at Page 81, Deed Book 1163, Page 83, and Deed Book 1163 at Page 85 on March 1, 1982.



which has the address of Route 12, Altamont Ridge Greenville
[Street] [City]
SC 29609 (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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