

MORTGAGE

THIS MORTGAGE is made this 11th day of May, 1984, between the Mortgagor, John B. Adams and Pamela J. Adams, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association, 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 Twenty thousand eighty seven dollars 04/100's 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 05/30/89.

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:

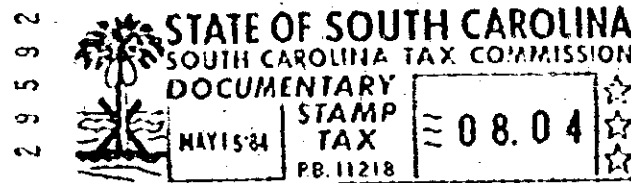
ALL that certain piece, parcel, or lot of land, with all improvements thereon, or hereafter to be constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, being shown and designated as Lot No. 182 on Plat of Pebble Creek, Phase I, recorded in the RMC Office for Greenville County, S.C., in Plat Book "5D", at pages 1, 2, 3, 4 and 5, and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on Applejack Lane joining Lots Nos. 182 and 183 and thence running N. 67-36 W. 185.2 feet to an iron pin joining Lot Nos. 180, 181, 182 and 183; thence running S. 23-19 E. 210.98 feet to an iron pin joining Pebble Creek Drive; thence running along the edge of Pebble Creek Drive, N. 69-0E. 76.1 feet to an iron pin; thence running N. 57-08 E. 48.6 feet to an iron pin; thence following the line of Applejack Lane, N. 17-0 W. 100 feet to the point of beginning.

THIS being the same property conveyed unto John B. Adams by deed from Sarah H. Link, dated September 2, 1977, and recorded in Deed Volume 1064, at page 515, in the RMC Office for Greenville County, South Carolina.

SUBSEQUENTLY John B. Adams deeded one-half of his undivided interest to Pamela J. Adams by deed dated May 25, 1979, recorded May 25, 1979 in deed Book 1103 at page 374.

THIS is a second mortgage and is junior in lien to that mortgage executed by John B. Adams and Pamela J. Adams to First Federal Savings & Loan Association dated February 26, 1980, recorded February 26, 1980 in Volume Book 1496 at page 446.



which has the address of One Applejack Lane Taylors, (City) S.C. 29687 (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.

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