

STAMP TAX 09 90

Montgague's Address: 301 College Street Greenville, SC 29601 Jul 10 2 16 PM '84

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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on July 2 1984. The mortgagor is Stephen R. Estes, Sr., Jean F. Estes, and Stephen R. Estes, Jr. ("Borrower"). This Security Instrument is given to First Federal Savings and Loan Association of South Carolina, which is organized and existing under the laws of the United States of America, and whose address is 301 College Street, Greenville, South Carolina 29601 ("Lender"). Borrower owes Lender the principal sum of Thirty Three Thousand (\$33,000.00) and NO/100 Dollars (U.S. \$ 33,000.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on August 1, 2014. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For the purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in Greenville County, South Carolina:

All that lot of land located on the west side of Holmes Drive in the City of Greenville, Greenville County, South Carolina, being designated as a part of White Oak Subdivision of Northside Development Company and being made up of parts of three lots shown as Lot No. 72, a small strip from No. 73 and a part of No. 75 as shown on a plat made by J.D. Pellett, Jr. in August 1946 and recorded in Plat Book P at Page 121 in the RMC Office for Greenville County, a revision of part of said plat made by C. C. Jones, Engineer, on February 18, 1955, shows the following metes and bounds, to wit:

BEGINNING at an iron pin on the west side of Holmes Drive, a distance of 186 feet north of the northern corner of Lake Road and thence running N. 89-57 W. 193.7 feet to an iron pin; thence N. 7-33 E. 89.8 feet to an iron pin; thence S. 88-33 E. 174.7 feet to an iron pin on Holmes Drive; thence along the West side of Holmes Drive S. 4-56 E. 85 feet to the beginning corner.

This is the identical property conveyed unto Stephen R. Estes by Deed of Northside Development Company, dated March 5, 1955, and recorded March 10, 1955, in the RMC Office for Greenville County, South Carolina, in Deed Book 520 at Page 199. Stephen R. Estes subsequently deeded a two-thirds (2/3) interest unto Jean F. Estes and Stephen R. Estes, Jr. by Deed dated July 2, 1984, and recorded July 10, 1984, in the RMC Office for Greenville County, South Carolina, in Deed Book 1216 at Page 726.

which has the address of 112 Holmes Drive, Greenville South Carolina 29609 ("Property Address");

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TO HAVE AND TO HOLD such property 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 rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument 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 and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.