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301 College Street, Greenville, S. C. 29601

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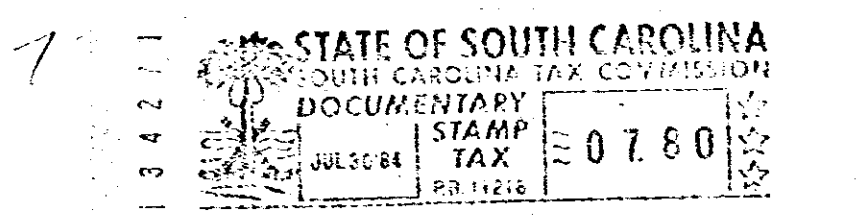
MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on July 27, 1984. The mortgagor is Frances H. Ridgeway ("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 Twenty-Six Thousand and no/100 Dollars (U.S. \$ 26,000.00). 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 certain piece, parcel or unit, sitaute, lying and being in the State of South Carolina, County of Greenville, being known and designated as Unit No. 2 of Twelve Oaks Horizontal Property Regime, the Master Deed for which is recorded in the RMC Office of Greenville County in Deed Book 1146 at Pages 244 through 303, inclusive, as amended by Amendment recorded in the RMC Office for Greenville County in Deed Book 1154 at Page 392.

This being the same propety conveyed to the mortgagor herein by deed of American Service Corporation of South Carolina of even date and to be recorded herewith.



which has the address of 2 Twelve Oaks Terrace Greenville, South Carolina 29615 ("Property Address");

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.

