

# MORTGAGE

THIS MORTGAGE is made this 2 day of August,  
1984, between the Mortgagor, Michael H. Shaluly and Martha R. Shaluly  
, (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 Nineteen thousand & 03/100--  
(19,000.03)--- Dollars, which indebtedness is evidenced by Borrower's  
note dated 8-2-84, (herein "Note"), providing for monthly installments of principal  
and interest, with the balance of the indebtedness, if not sooner paid, due and payable on 8-31-94

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.

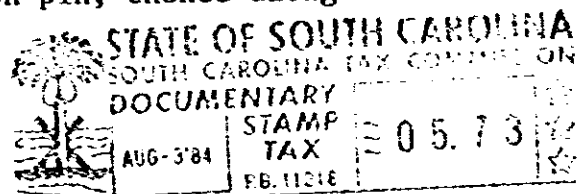
All that piece, parcel or lot of land, with all improvements thereon, or hereafter  
constructed thereon, situate, lying and being in the state of South Carolina, county  
of Greenville, on the south side of Old Spartanburg Road, near the city of Greenville,  
and having, according to a survey made by Piedmont Engineers and Architects, July 29,  
1965, the following metes and bounds, courses and distances, to-wit:

BEGINNING at an iron pin on the south side of Old Spartanburg Road, near corner of Lot  
No. 2 of Hudson Acres Subdivision, which iron pin is 193 feet more or less west from  
the southwest corner of the intersection of Hudson Drive and Old Spartanburg Road;  
thence with the rear line of Lots 2 and 3 of Hudson Acres, S. 20-05 W. 367.74 feet  
to an iron pin; thence S. 75-27 W. 42.51 feet to an iron pin; thence N. 1-31 W. 323.17  
feet to an iron pin on the south side of Old Spartanburg Road; thence with the south  
side of said road, N. 78-50 E. 176.07 feet to the beginning corner.

ALSO: All that certain piece, parcel or lot of land, with all improvements thereon,  
or hereafter constructed thereon, situate, lying and being in the state of South  
Carolina, County of Greenville, being known and designated as property of Septem  
Development Corporation, according to a plat thereof by R. K. Campbell, Jr., RLS,  
dated April 20, 1966 situate on East Lee Road and having, according to said plat,  
the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of E. Lee Road at the joint front corner  
with a 20-foot strip and running thence with E. Lee Road, N. 62-15 E. 100 feet to an  
iron pin; thence S. 9-00 E. 220 feet to an iron pin; thence S. 62-15 W. 100 feet to an  
iron pin; thence along said 20-foot strip, N. 9-00 W. 220 feet to the point of beginning.  
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which has the address of 3010 E. North Street Greenville  
(Street) (City)  
South Carolina (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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