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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on August 10, 1984. The mortgagor is Thomas E. Thornhill ("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-two Thousand and No/100 Dollars (U.S. \$32,000.00). 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 September 1, 2004. 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 tract of land lying and being situate in the County of Greenville, State of South Carolina being known and designated as Lots 57, 55 and a part of 53 on plat of Caesar's Head Development Company recorded in the R. M. C. Office for Greenville County, South Carolina in Plat Book G at Pages 122 and 123, and being further shown on a plat entitled "Survey for Thomas E. Thornhill" prepared by W. R. Williams, Jr., Engineer/Surveyor, P.E.N.L.S. dated August 2, 1984 and having according to said plat the following metes and bounds, to-wit:

Beginning at an iron pin new along the southern edge of the right of way of Echo Drive 60 feet, more or less, west of the intersection of Echo Drive and Southside Drive, joint front corner of property now or formerly of Norwood; thence running along the line of property now or formerly of Norwood S. 19-58 W., 145.0 feet to a point along property now or formerly of the South Carolina Department of Parks, Recreation and Tourism (SCDPRT); thence running along the line of property now or formerly of SCDPRT N. 82-27 W., 30.0 feet to a point; thence continuing along property now or formerly of SCDPRT N. 60-51 W., 103.4 feet to a point; thence continuing along the line of property now or formerly of

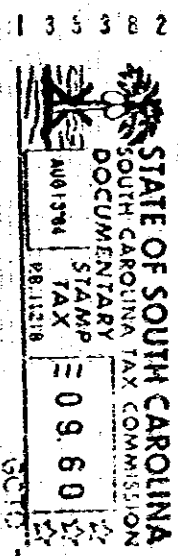
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which has the address of 53 Echo Drive, Caesar's Head, South Carolina ("Property Address");

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.



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