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MORTGAGE

THIS MORTGAGE is made this 22 day of August, 1984, between the Mortgagor, John P. and Kathy L. Sheppard

(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 Ten thousand, Eighty four dollars & 03/100 Dollars, which indebtedness is evidenced by Borrower's note dated August 22, 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 August 31, 1994.....;

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.

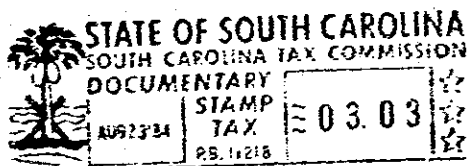
All that certain piece, parcel or lot of land in the State of South Carolina, County of Greenville, being shown and designated as Lot Number 132 Coach Hills on plat prepared by Piedmont Engineers, Architects and Planners dated September 26, 1974, recorded in Plat Book 4-X at Page 85 of the RMC Office for Greenville County and having the following metes and bounds, to-wit:

BEGINNING at an iron pin at the joint front corner of Lots 132 and 133 and running thence with a street known as Fieldstone Place, N 10-57 W. 100 feet to an iron pin at the joint front corner of Lots 131 and 132; thence with the common line of Lots 132 and 131, S 78-57 W 149.40 feet to an iron pin; thence turning and running with the rear line of this lot, S 11-00 E 100 feet to an iron pin at the joint rear corner of Lots 132 and 133; thence with the common line of said lots, N 78-57 E 149.40 feet to the point of beginning.

Being the same property conveyed to mortgagors by deed of W. N. Leslie, dated February 9, 1977 and recorded in the RMC Office for Greenville County on February 9, 1977 in Deed Book 1050 at Page 776.

This mortgage is junior in lien to the mortgage of John P. Sheppard and Kathy L. Sheppard given in favor of Carolina Federal Savings and Loan Association, dated February 9, 1977, and recorded in the RMC Office for Greenville County on February 9, 1977 in Book 1388 at Page 844.

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which has the address of Fieldstone Place 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 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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