

301 College Street
Greenville, SC 29601

FILED
SEP 23 9 49 AM '84
COMMERCIAL MORTGAGE
DONNIE S. WALKERSLEY
R.M.O.

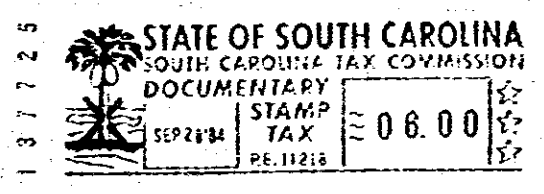
THIS MORTGAGE is made this 24th Jr. day of September,
19 84, between the Mortgagor, James O. Smith and Evelyn E. Smith,
(herein "Borrower"), and the Mortgagee, First Federal
Savings and Loan Association of South Carolina, a corporation organized and existing under the laws of
the United States of America, whose address is 301 College Street, Greenville, South Carolina (herein
"Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty Thousand and no/100
(\$20,000.00) Dollars, which indebtedness is evidenced by Borrower's
note/agreement dated September 24, 1984, (herein "Note"), said principal sum being payable as set
forth in said note with interest at the rate set forth therein, with the balance of the indebtedness, if not
sooner paid, due and payable on September 24, 1987, subject to future advances or renewals.

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.

Lot 1-B of Terra Pines Estates

See attached Exhibit "A"



which has the address of 5 Terraront Drive Greenville,
(City)
SC 29615 (herein "Property Address");
(State and Zip Code)

CHECK IF APPLICABLE: This is a second mortgage and is subject to the lien of a first mortgage
executed by James O. Smith, Jr. and Evelyn E. Smith to First Federal Savings and Loan Association of record in Mortgage Book
1472 Page 363, in the Register's Office for Greenville County, South Carolina.

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, including furniture, furnishings and equipment
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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