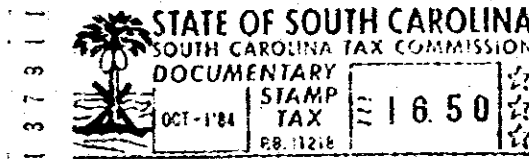


FILED  
GREENVILLE, S.C.

OCT 1 4 23 PM '84

DONNIE J. TINSLEY  
R.A.G.



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### MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on September 28  
 1984. The mortgagor is Victor C. Young and Yvonne B. Young  
 ("Borrower"). This Security Instrument is given to First Federal Savings  
and Loan Association of Spartanburg, SC, which is organized and existing  
 under the laws of South Carolina, and whose address is 380 East Main Street,  
Spartanburg, South Carolina ("Lender").  
 Borrower owes Lender the principal sum of Fifty Five Thousand and NO/100  
Dollars (U.S. \$ 55,000.00). 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 October 1, 2013. 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 this 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 lot of land in the County of  
 Greenville, State of South Carolina, on the southerly side of  
 Seabury Drive, being shown and designated as Lot No. 106, on plat  
 of Merrifield Park, recorded in the RMC Office for Greenville  
 County, SC, in Plat Book "000", at Page 177.

This is the identical property conveyed unto Mortgagors herein  
 by Deed of Ben F. Baker and Mary S. Baker dated September 28,  
 1984, and recorded October 1st, 1984, in the RMC Office for  
 Greenville County, South Carolina, in Deed Book 1223 at Page  
87.

which has the address of 110 Seabury Drive Greenville  
(Street) (City)  
 South Carolina 29615 ("Property Address");  
(Zip Code)

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 seized 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.

UNIFORM COVENANTS Borrower and Lender covenant and agree as follows:

1. **Payment of Principal and Interest; Prepayment and Late Charges.** Borrower shall promptly pay when due  
 the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.
2. **Funds for Taxes and Insurance.** Subject to applicable law or to a written waiver by Lender, Borrower shall pay  
 to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") equal to  
 one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly  
 leasehold payments or ground rents on the Property, if any; (c) yearly hazard insurance premiums; and (d) yearly  
 mortgage insurance premiums, if any. These items are called "escrow items." Lender may estimate the Funds due on the  
 basis of current data and reasonable estimates of future escrow items.

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