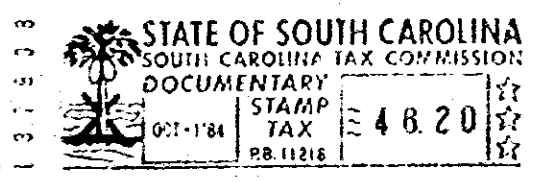


FILED
GREENVILLE, S.C.
OCT 1 4 33 PM '84
DONNIE S. HANCOCK
R.M.C.



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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on October 1
19 84. The mortgagor is Ricky S. Banks and Debra E. Banks
("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 One Hundred and Fifty-four Thousand
Dollars (U.S. \$ 154,000.00). 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, 2014. 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 situate, lying and being in the
County of Greenville, South Carolina, on the western side of Shelton Road,
containing 21.67 acres, more or less, being shown on a plat entitled "Property
of Ricky S. Banks and Debra E. Banks" by Clarkson Surveying Company, R.L.S.,
dated September 21, 1984, and recorded in Plat Book 102 at Page 2 in the
R.M.C. Office for Greenville County, South Carolina, and according to said plat,
having the following metes and bounds, to-wit:

BEGINNING at a nail and cap in Shelton Road, approximately 1.06 miles north of
Blue Ridge Road, and running thence with the property formerly of Donald E.
Baltz S. 65-18 W. 1418.0 feet to a point; thence N. 5-29 W. 731.66 feet to a
point; thence with the property formerly of Ethel Chloe Baltz N. 65-35 E.
1324.77 feet to a nail and cap in Shelton Road; thence with the said Shelton
Road S. 12-32 E. 690.22 feet to a nail and cap, the point of beginning.

TOGETHER WITH:
A right-of-way easement unto the Grantees, their heirs and assigns, ten (10)
feet in width and a two (2) inch water line running N. 28-44 W. from a well and
pump located on property retained by Grantor to property conveyed to Grantees as
shown on plat of property dated September 21, 1984 entitled "Property of Donald
E. Baltz" by H. C. Clarkson, R.L.S., and the right to use such well and water
for residential purposes under cost sharing agreement between Grantor and
Grantees.

DERIVATION: From deed of Donald E. Baltz Foundation recorded October 1, 1984.

which has the address of Shelton Road, Travelers Rest
[Street] [City]
South Carolina 29690 ("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.

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