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 GREENVILLE, S.C.  
 Oct 12 12 46 PM '84  
 DONNA W. WATSON  
 CLERK

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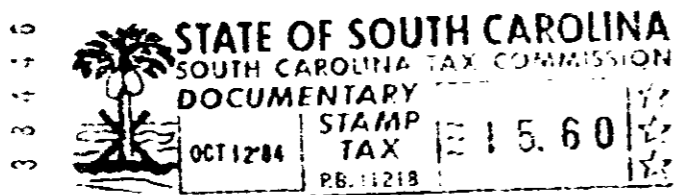
**MORTGAGE**

THIS MORTGAGE ("Security Instrument") is given on October 10  
 1984. The mortgagor is Gustavo A. Fernandez-Rubio  
 ("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 Fifty-two Thousand and No/100  
Dollars (U.S. \$52,000.00). 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 10, 1985. 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 lot of land situate, lying and being  
 in Greenville County, South Carolina, and being shown and designated  
 as Lot No. 68 on a plat of SECTION 1, WEDGEWOOD PLACE, recorded in the  
 R.M.C. Office for Greenville County, South Carolina, in Plat book 9F  
 at Page 76, and being further shown on a plat of property of Gustavo  
 Fernandez-Rubio by R. B. Bruce dated October 2, 1984, recorded in the  
 R.M.C. Office for Greenville County in Plat Book 10-1 at Page 99,  
 and having according thereto the following metes and bounds, to-wit:

BEGINNING at an old iron pin on Kestrel Court at the joint front  
 corner with Lot No. 69 and running thence S. 33-22 E. 80 feet to an  
 old iron pin at the joint front corner with Lot No. 67; thence S.  
 56-38 W. 150 feet to an old iron pin; thence N. 33-22 W. 80 feet to an  
 old iron pin at the joint rear corner with Lot 69; thence N. 56-38 E.  
 150 feet to the point of beginning.

This being the same property conveyed to the mortgagor herein by deed  
 of Independent Properties to be recorded herewith.



which has the address of ot 68, Wedgewood Place, Taylors,  
29687 (Street) (City)  
 South Carolina (Zip Code) ("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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