

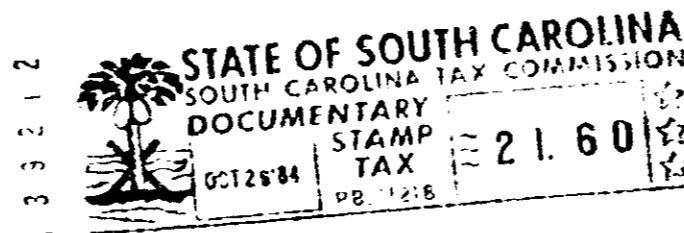
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**MORTGAGE**

THIS MORTGAGE ("Security Instrument") is given on October 26,  
 19.84. The mortgagor is JOHN J. P. KINCAID, JR. AND RENEE C. KINCAID, OF THE COUNTY OF  
GREENVILLE, STATE OF SOUTH CAROLINA ("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 SEVENTY-TWO THOUSAND AND NO/100  
Dollars (U.S. \$72,000.00). 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 November 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 lot of land with the building and  
 improvements thereon, lying and being on the northwesterly side of  
 East Shallowstone Road, near the City of Greenville, South  
 Carolina, being known and designated as Lot 676 on plat entitled  
 "Map 2, Section 3, Sugar Creek" as recorded in the R.M.C. Office  
 for Greenville County, S.C., in Plat Book 9-W, at Page 63.

This is the same property conveyed to the mortgagors herein by deed  
 from M. G. Proffitt, Inc. by deed of even date to be recorded herewith.



which has the address of 211 East Shallowstone Road Greer  
 [Street] [City]  
South Carolina 29651 ("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.