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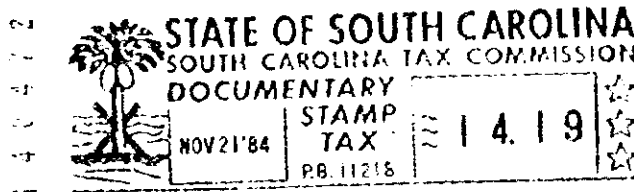
MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on November 20, 1984. The mortgagor is JENEAN T. GIBSON ("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 Forty-Seven Thousand Two Hundred Fifty and No/100 Dollars (U.S. \$ 47,250.00). 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 December 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 piece, parcel or lot of land, with all improvements thereon, situate, lying and being in the County of Greenville, State of South Carolina, shown as Lot No. 81 on plat of Berea Forest, Section 2, recorded in Plat Book 4-N, at pages 76 and 77, also shown on plat entitled "Property of Jenean T. Gibson," prepared by Carolina Surveying Company on October 15, 1984, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the western side of Riverwood Circle and running thence with said street, S. 29-05 E. 90.0 feet to an iron pin, joint front corners of Lots Nos. 81 and 82; thence turning and running with the line of Lot No. 82, S. 60-55 W. 130.0 feet to an iron pin; thence turning and running N. 29-05 W. 90.0 feet to an iron pin, joint rear corners of Lots Nos. 84, 85, 80 and 81; thence turning and running N. 60-55 E. 130.0 feet to the point of beginning.

Derivation: George A. Mullinnix and Debra J. Mullinnix, Deed Book 1226, at Page 877, recorded 11-21-84.



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which has the address of 3 Riverwood Circle Greenville South Carolina 29611 ("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 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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