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MORTGAGE

THIS MORTGAGE is made this 30th day of September 19_80, between the Mortgagor, Lanny T. Kinsler and Dianne C. Kinsler (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association, a corporation organized and existing under the laws of the United States of America, whose address is 301 College Street, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Sixteen Thousand

Seven Hundred and No/100---- Dollars, which indebtedness is evidenced by Borrower's note dated September 30, 1980, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on October 1, 1995

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"), Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in the County of _________, State of South Carolina:

All that certain piece, parcel or lot of land, with all improvements thereon, or hereafter to be constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, City of Mauldin, being on the Southern side of Bethel Road, being known and designated as Lot 2 of Montclaire Subdivision, Section 1, plat of which is recorded in the RMC Office for Greenville County in Plat Book WWW at Page 31, and having the following metes and bounds, to-wit:

Beginning at a point on the southern side of Bethel Road at the joint front corner of Lots 2 and 3 and running thence along the common line of said lots, S. 27-38 W., 150 feet to a point, joint rear corner of Lots 2 and 3; thence N. 62-22 W., 80 feet to a point, joint rear corner of Lots 1 and 2; thence along the common line of said lots N. 27-38 E., 150 feet to a point on the southern side of Bethel Road, joint front corners of Lots 1 and 2; thence along Bethel Road S. 62-22 E., 80 feet to the point of beginning.

This is the same property conveyed to the Mortgagors herein by deed of Nathaniel W. Dunlap, Jr. and Patsy G. Dunlap dated June 15, 1973, and recorded in the RMC Office for Greenville County on June 15, 1973, in Deed Book 976 at Page 861.

This is a second mortgage and is junior in lien to that mortgage executed to the First Federal Savings and Loan Association of Greenville, recorded in the RMC Office for Greenville County in Mortgage Book 1281 at Page 727.

BOCUMENTARY COMMISSION STAMP COMMISSION

and the first of the second of

which has the address of 310 Bethel Drive

South Carolina
(State and Zin Code)

____(herein "Property Address");

TO HAVE AND TO HOLD 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, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are herein referred to 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, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

SOUTH CAROLINA - 1 to 4 Family-6/75-FNMA/FHLMC UNIFORM INSTRUMENT (with amendment adding Para. 24)

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