

FILED
GREENVILLE CO S.C.

99-1333 PAGE 380

1983 OCT 28
JUDGE W. W. WILKINSLEY
R.M.C.

MORTGAGE

THIS MORTGAGE is made this 28th day of October,
19 83, between the Mortgagor, C. DAVID BEARD and REBECCA J. BEARD,
(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").

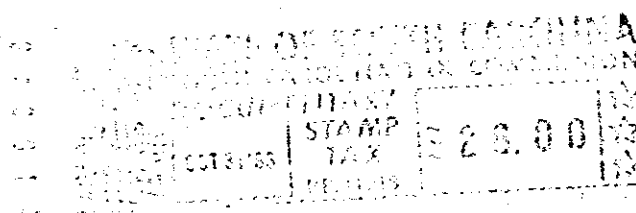
WHEREAS, Borrower is indebted to Lender in the principal sum of SEVENTY THOUSAND AND
NO/100 Dollars, which indebtedness is evidenced by Borrower's
note dated October 28, 1983, (herein "Note"), providing for monthly installments of principal
and interest, with the balance of the indebtedness, if not sooner paid, due and payable on
November 1, 2013;

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 Greenville, State of South Carolina:

ALL that certain piece, parcel or lot of land situate, lying and being in the State
of South Carolina, County of Greenville, being known and designated as Lot No. 59 on
plat of MERRIFIELD PARK, recorded in the RMC Office for Greenville County in Plat
Book 000, Page 177 and also as shown on a more recent survey prepared by Freeland &
Associates, dated October 24, 1983, entitled "Property of C. David Beard and Rebecca J.
Beard", recorded in the RMC Office for Greenville County in Plat Book 10-D, Page
61, and having, according to said plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on the southern side of Hillsborough Drive, joint front
corner of Lots 58 and 59 and running thence along the common line of said lots,
S 19-00 W 180.0 feet to an iron pin; thence turning and running N 71-00 W 110.0 feet
to an iron pin; thence turning and running along the common line of Lots 59 and 60,
N 19-00 E 180.0 feet to an iron pin on the southern side of Hillsborough Drive; thence
turning and running along said Hillsborough Drive, S 71-00 E 110.0 feet to an iron pin,
the point of beginning.

Being the same property conveyed to the mortgagors herein by deed of Charles A.
Bearden and Linda W. Bearden, to be recorded of even date herewith.



which has the address of 28 Hillsborough Drive, Greenville, SC 29615
(Street) (City)
(State and Zip 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.