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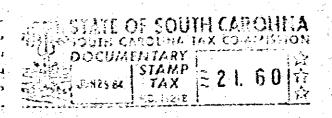
MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on June 29,
19. 84. The mortgagor is Douglas A. Smith, 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. Borrower owes Lender the principal sum of Fifty-four Thousand and No/100------Dollars (U.S. 554, 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 payble on July 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 situate, lying and being in Greenville County, South Carolina, known and designated as Lot No. 16 shown on a plat of the subdivision of PALMETTO DOWNS, SEC II, recorded in the RMC Office for Greenville County in plat book 7-C, at page 96.

This is the identical property conveyed to the mortgagor herein by deed from Edward M. Groves, Jr. and Carolyne V. Triplett Groves, dated June 29, 1984, to be recorded herewith.



Greenville 110 Hunters Trail which has the address of [C-ty] (Street) 29615 South Carolina ("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.

SOUTH CAROLINA-Single Family-FNMA/FHLMC UNIFORM INSTRUMENT

Form 3041 12/83