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MORTGAGE-EY

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THIS MORTGAGE is made this.

25th day of October

19.77, between the Mortgagor, Gerald T. Cayan & Betty H. Cayan
(herein "Borrower"), and the Mortgagee, Carolina

Federal Savings & Loan Association, a corporation organized and existing under the laws of United States, whose address is E. Washington Street, Greenville, S. C. (herein "Lender").

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: City of Greenville, being known and designated as Lots Nos. 29, 62 and and the rear portion of lots 30 and 61, as shown on a plat of Country Club Estates, recorded in Plat Book G at Pages 190 and 191, being more particularly described according to said plat as follows:

"BEGINNING at an iron pin in the Western side of Byrd Boulevard (formerly Ridge Drive) which pin is 100 feet South of the intersection of Byrd Boulevard and Douglas Drive, and is the joint front corner of lots 28 and 29, and running thence S. 66-38 E. 200.2 feet to an iron pin in line of lot 31; thence with line of lots 31 and 60, S. 23-22 E. 100 feet to an iron pin; thence N. 66-38 E. 200.4 feet to an iron pin in the western side of Byrd Blvd.; thence with said Boulevard, N. 23-30 W. 100 feet to the point of beginning."

This is the property conveyed to the Grantors herein described by David G. King and Judith C. King by deed recorded in Deed Book 903 at Page 344.

ALSO, all Grantors' right to western 12' strip of lot 30 shown in plat book G at page 190 and 191, used for driveway.

Together with an easement appurtenant for a 6 inch residential sewer line extending from the above described property to Sylvan Drive as more particularly setforth in deed recorded in Volume 468 at Page 147.

which has the address of 704 Byrd Blvd., Greenville 29605 (Street) Greenville (City)

South Carolina/ (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.

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